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AN EVALUATION STUDY OF NORTHEAST SASKATCHEWAN FARM BUSINESS GROUPS

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EXECUTIVE SUMMARY

Evaluation Study - Northeastern Saskatchewan Farm Business Groups

I. Purpose

The purpose of the Evaluation study was: (1) to determine the learning, and increased understanding of farm management principles from program activities carried out by the Northeast Saskatchewan Farm Business Group Project under the Canada-Saskatchewan Subsidiary Agreement for Agriculture under the Economic and Regional Development Agreement (ERDA).

II. Methodology

The evaluation method used is one developed by Dr. Claude Bennett of the U.S.D.A. He describes the method as "A Reflective Appraisal of Programs"(RAP). It is an "approximate" method for determining impact assessment of programs. It is a judgmental assessment of a program by the program participants. It is a method of projecting systematic evidence of the results of programs using program participants reactions in making an assessment of specific program activities. This method has a high credability with program participants; is usually quite reliable; and provides information quickly that can be used for immediate decision-making purposes.

Bennett, in describing his model, suggests a chain of events which he describes in seven levels of evidence - INPUTS; ACTIVITIES; PEOPLE INVOLVEMENT; REACTIONS; KASA CHANGE (Knowledge, Aspirations, Skills, Attitudes); PRACTICE CHANGE; and END RESULTS.

This method is used extensively by Extension services in the United States to assess and analyze the impact of programs conducted at various levels of Extension. It has also been used to evaluate a number of major Extension programs in Manitoba.

III Analysis of Results

In applying Bennett's "Reflective Appraisal" to the Northeastern Saskatchewan Farm Business Group Program one could conclude:

(a) Inputs - including instructors, video, slide-tapes; manuals and other materials were considered to be adequate for the program as implemented.

(b) Activities - including discussions, the seminars, etc. were considered by the participants to be reasonable complete to meet course objectives. A common comment was too short a time frame for such a comprehensive program. Participants felt that leaders did provide a good learning experience.

(c) Involvement - Respondents reactions would indicate good involvement and interaction between the participants and instructors.

(d) Reactions and Expectations - the program did meet member expectations fairly well. The program was effective in assisting to identify personal goals. Program participants very definitely would recommend the program to neighbors.

(e) KASA Change

(1) Attitudes - There has been a positive attitude change towards decision making on the farm due to involvement in the Farm Business program. They now consider both long and short-term goals important.

(2) Aspirations - respondents were most definite in support of a second year program, as well as continuing the first year program.

(3) Knowledge - Respondents were most positive that significant learning did take place. The majority of responses were in the "Fair Extent" category for all subject matter areas.

(4) Skills - program participants were again positive that it had very significantly increased their skills in keeping records, doing cash flow and net worth statements, and in overall financial planning.

(f) Practice Change - Members were most definite that they did become more interested in management because of the program and would apply the concepts and principles learned. The program was deemed most effective in assisting to identify personal goals.

(g) End Results - There was an identified future potential of an increase in both production and income from applying the information obtained in the course. The program has had a most favorable impact on the management effectiveness of the members. It has provided the members with new skills and "know how" to successfully manage their farm in the future. The "Goals Identification" process would improve working relationships, family understanding and the setting of priorities in future decision making. The sessions on financial assets and liabilities; cash flow forecasting; income and net worth statements have helped in the farm business decision-making process.

Conclusions

The members of the Northeast Saskatchewan Farm Business Groups have achieved a significant increase in what they now know and can put into practice in the management decisions required in the day to day operation of their farms. The objective of facilitating a change in knowledge, skills appreciation and increased understanding has been achieved.

Recommendations

- That the program should be continued for at least one more year.
- That to maximize program results the goals and objectives should be very clearly identified.
- That the method of a contractual agreement with outside consultants should be given consideration in future programs.
- That to maximize learning, programs similar to the North-East Farm Business Program, should be at least two years duration, preferably three years.

- There is an identified need for a similar program for new participants next year.

- Husbands and wives should be partners in future programs.

- Members should be involved in planning future programs.

- Members should be recognized for their achievements.

- That, in future programs, there should be a close linkage with Saskatchewan Department of Agriculture offices. This will assure local identity and legitimization of program activities. It should also affect a degree of shared responsibilities for program activities.

- There should be more publicity about future programs.

- There should be more computer inputs in any future programs, with a more clearly defined bookkeeping system, also income tax, estate planning, loans, accrued interest, land sales and agreements.

- More detail should be included in future sessions on goals.

- Marketing should be an on-going part of future courses, including a session on hedging.

- Teaching methods should be examined closely to maximize the effectiveness of all learning experiences.

- The courses should be so defined in the future to allow participants to adequately learn and to provide for opportunity for good discussion and group interaction.

- Involve the use of older, established farmers as resource people.

- Future programs could include sessions for "Multiple family farm" operations.

- There could be greater use of pamphlets and bulletins as hand-outs.

- More publicity to get more women involved.

- Program could be spread over a greater time span with one week between sessions.

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CHAPTER I
Introduction

(1) Purpose

The purpose of the evaluation study was: (1) to determine the technology transfer which occurred from the related Extension activities carried out by the Northeast Saskatchewan Farm Business Group Project under the Canada-Saskatchewan Subsidiary Agreement for Agriculture under the Economic and Regional Development Agreement (ERDA).

Technology of agricultural production has increased in quantity, complexity and quality. Agricultural research, by governments, universities and private companies, has created a wealth of information that must find its way into practical use if it is not to be wasted.

The use of the new technologies is very critical to the success of a Farm Business in the 1980's. Decisions have to be made which include: the most appropriate record system; the most efficient and effective decision making process on understanding financial statements; cash flow forecasting; net worth; working capital; balance sheets; goal-setting, sources and use of credit; farm computers; farmlaw; depreciation; grain and livestock marketing. These input factors challenge all farm managers to maximize the use of all available research, policies, and data to assure the maximum potential for production.

It has become extremely important to determine if the technology transfer is effective. Is the material in a form readily accessible to the user? Is it ready for use? Are there information gaps? Is it being used? How is it used? All these questions and many more require answers if technology transfer activities are to be carried forward in efficient and effective ways.

In times of economic restraints it is essential that administrators of technology transfer programs receive adequate feedback as to the effectiveness of these programs. This feedback will allow them to make objective decisions on whether to continue a program, modify the program, or select an alternative program. This study should provide the necessary feedback for Saskatchewan Agriculture to make these decisions.

(2) Evaluation Methodology

The Evaluation Model used is one which has been developed by Dr. Claude Bennett of the U.S. Department of Agriculture Extension Services. This model is now being used extensively in the United States, by Co-operative Extension Services, to analyze the impact of Agricultural and Home Economics educational programs on the farming and rural community. It has also been used by Manitoba Agriculture to evalute major Extension program activities in Manitoba. These evaluations give program managers the necessary information to make decisions on whether to continue a program as is; continue with some changes; terminate the program; or develop a new program with the information obtained from the evaluation.

The Model, called "Reflective Appraisal of Programs" is described by Bennett as being a systematic appraisal of the results of Extension programs, and projects, by participants, who are involved in those programs and projects. It is an "approximate" method for determining impact assessment of programs. It is a judgmental assessment of a program by the program participants. It is a method of projecting systematic evidence of the results of programs using program participants reactions in making an assessment of specific program activities. This method has a high credability with program participants; is usually quite reliable; and provides information quickly that can be used for immediate decision-making purposes.

Bennett, in describing his model, outlines a chain of events which he describes as "seven levels of evidence" - Inputs; Activities; People Involvement; Reactions; KASA Change (Knowledge, Aspirations, Skills and Attitudes); Practice Change; and End Results.

Inputs are the resources put into a program - staff time, project dollars.

Activities include the subject content used and method used; e.g. one to one; mass media; result demonstration; group meeting, etc.

People Involvement - Do the people, for whom the programs are developed, take active participation in the programs?

Reactions - Do program activities meet participants expectations?

KASA Change refers to changes in participants knowledge, attitudes, skills and aspirations.

Practice Change - Do program participants put into actual practice what they have learned?

End Results - What are the final results of programs? Do they result in increased production and improved economic returns to the participating producer?

(More detailed information on Methodology may be found in Appendix 11).

CHAPTER II

The Northeastern Saskatchewan Farm Business Group Program

The Northeastern Saskatchewan Farm Business Group Program was the result of a contractual agreement between Impact Agricultural Consultative Services and Saskatchewan Agriculture. Funding for the program was provided for under the Canada-Saskatchewan Subsidiary Agreement for Agriculture under the Economic and Regional Development Agreement (ERDA).

Project objectives were described as follows:

A. Primary

1) Develop a model for farm business management extension which more fully utilizes resources beyond those supplied by government.
2) Providing training in business principles to farmers which will better enable them to adjust to a changing economic environment and as well prepare them to make better use of private fee-for-service counselling services.
3) Test the concept of farmers paying for consulting services offered by Saskatchewan Agriculture and/or other agencies.

B. Secondary

1) Accelerate the rate of adoption of the micro computer as a tool in the farm management counselling services offered by Saskatchewan Agriculture.

The target audience for the groups were the developing commercial farm. This is the group most motivated to adopt new technology because of, (1) the need to do so for survival, and, (2) the longer time period for a potential payback on any investment in the adoption of new technology.

The Northeastern geographic area was selected because (1) There were two experienced people available as Consultants to spearhead the

project; (2) There were approximately 300 farmers in the area who had participated in the 1985 farm financial management homestudy course; (3) Northeast Saskatchewan Agriculture staff had expressed an interest in further farm management extension programming in 1985-86; (4) By confining the project to a smaller geographic area would help in the program implementation and delivery.

Seven groups were organized during the fall of 1985 and winter of 1986. These groups were: Wakaw, Tisdale, Spalding, Hoey, Humboldt, Papwikan and Meshanan. All seven groups completed the program and took part in the evaluation. Sixty-four program participants completed the questionnaires for the evaluation study.

CHAPTER III

Background

(1) The Groups

The pre questionnaire was designed to gain some insight into the groups as to age, farm size, education, ownership, enterprises, etc.

In the age distribution the majority were in the 25-44 age group. There were 31 in the 25-34 age category; 22 in the 35-44 category; 4 under 25; 5 were 45-54 and 3 were average 55. Men taking the course outnumbered the women two to one approximately.

As to education levels achieved three had less than Grade 8; 20 up to Grade 11; 28 completed Grade 12; and 22 had additional technical and University training. There was a direct co-relation between education and age levels. The younger age group had the highest educational level while the older age level had the least education.

Twenty nine of the members were the sole proprieters of their farm. Thirty one were under a partnership while five were incorporated. Partnerships most common were father-son and brother-brother combinations. The most popular farm size was the 1½ to 2 section unit - 18 members. There were 17 2 to 3 section units; four over 3 sections; 12 were 1 to 1½ section units; two were under 160 acres; and nine were 160 acres to 1 section in size.

As to income, 57 reported their main source of income was from grain production. Four reported livestock as the main income source while two reported off-farm income as the main income source. In total 16 members reported off-farm income. This included income from bus-driving; substitute teaching; trucking, forestry, feed salesman and hardware clerk. There were twenty one members who were in beef and grain; 15 in hogs and grain; 20 did custom work in addition to their grain operation; while 18 grew pedigreed seed with a seed-cleaning plant to add to their

grain enterprise.

In the group 24 had been farming 11 to 15 years; 12 6 to 10 years; 11 - 16 to 20 years; and 10 1-5 years. Ten participants in the program reported using no formal procedure for keeping records. 29 reported that the records were maintained by the husband while 32 reported the wife as the main book-keeper. Seven reported owning a computer. Two were planning on purchasing a computer in the near future .

Professional services used during the year included 38 contacts with their Agricultural Representative; seven with a Business Consultant. 26 with a Lawyer; and 43 with an Accountant. The contacts with the Accountant were as an advisor (18 contacts) while 53 reported contacts were for taxation purposes. The districts of Spalding and Wakaw had the greatest contact with their Agricultural Representative.

(2) Levels of Understanding on Farm Management Topics

At the onset of the program participants in all groups were asked to identify their current level of understanding on farm management related topics. Table 25 summarizes these identified levels. The areas with the least understanding would include farm computers; farm law; government programs; taxation; balance sheets; return on investment; loan management; grain and livestock marketing. If the program is to continue these would be the program areas that should get priority consideration.

(3) The Program

Participants in all groups were asked specific questions about their viewpoints on the program. There was definite concensus that the program should run about four weeks.

As for the time each participant was willing to spend on the program there was little to choose between the one or two evening per week session. Twenty favored the two evening session and nineteen the one evening session. The one full day (6 hour session) was the choice of seventeen participants.

Table 25

The Level of Understanding at Program Inception

	Financial Assets		Financial Liabilities		Net Worth		Working Capital		Cash Flow		Taxation		Balance Sheets		Income Statement		Return on Investment		Loan Management		Depreciation		Government Programs		Farm Computers		Credit Source		Crop Marketing		Livestock Marketing		Farm Law		Goals		Decision Making	
	0	x	0	x	0	x	0	x	0	x	0	x	0	x	0	x	0	x	0	x	0	x	0	x	0	x	0	x	0	x	0	x	0	x	0	x
Complete	7	11	6	9	6	9	1	2	4	6	0	0	2	3	3	5	0	0	0	0	2	3	1	2	0	0	2	4	1	2	0	0	0	0	0	2	4
Good	26	41	29	45	27	42	21	33	22	35	19	30	8	13	18	28	13	20	21	33	16	25	7	11	6	11	18	35	10	19	10	22	3	5	11	21	19	36
Partial	21	33	17	27	21	33	26	41	24	38	25	39	35	55	30	47	27	42	24	37	28	44	28	44	8	15	23	43	25	47	12	26	18	30	29	55	26	49
Minimal	6	9	9	14	7	11	12	18	6	10	16	25	14	22	9	14	18	28	16	25	11	17	19	29	15	28	6	12	11	21	10	22	30	50	9	17	4	8
None	4	6	3	5	3	5	4	6	7	11	4	6	5	7	4	6	6	9	3	5	7	11	9	14	24	45	2	4	6	11	14	30	6	13	4	7	2	4

The group were asked as to their interest in guest speakers such as an accountant, lawyer, or banker. The members were unanimous in their support to this method. On average they felt that the course should be somewhat difficult and that on completion they should have a good understanding of the financial side of their farm business. Group members left no doubt that financial matters about their farm operation should be strictly confidential between themselves and their financial advisor.

(4) The Importance of Farm Management Topics to Participants

Participants were asked a series of questions on the importance of management criteria to themselves as farm managers. On matters such as learning to estimate future revenues and expenses; determining net worth and accurate gain or loss figures at year end; the group members identified them as being very important. They were of the opinion it was fairly important to know how much machinery depreciated annually. On topics such as farm records estimating operating expenses, and calculating interest and principal payments group members felt that it was very important to learn how to do these proficiently.

CHAPTER IV

The Evaluation

Evaluation Hypothesis

In evaluating the Northeastern Saskatchewan Farm Business Group Program a general hypothesis was considered:

- That the meetings, seminars, workshops, and discussion group sessions did result in an increase in the transfer of farm business management technology. In addition to new knowledge and skills gained through participation in the Farm Business Group Program questions were developed to determine inputs; participation; reactions; attitude change; new knowledge put into practice; and the future impact on production and income.

The Questionnaire

Two questionnaires were designed and used. The initial questionnaire (Appendix 4) was designed to determine the levels of understanding by group members in a series of Farm Management topics. It also provided pertinent background information such as age, education level, size of farm, type of farm, etc. to assist the program leaders in providing a program which best met the needs and interests of the majority of the group.

The second questionnaire (Appendix 6) was designed using the "Reflective Appraisal of Programs" principle. It was designed to measure input; activities; people involvement; reactions; KASA change; practice change; and end results. Mr. Allan Blair of Impact Agricultural Consulting Services gave valuable input and suggestions for both questionnaires.

The questionnaires were distributed, and collected by the instructors during the group sessions. No personal contact was made

by Glenco Agricultural Consultative Services with any group member. No discussions were held with Impact Consultative Services on the completed questionnaires. The analysis and observations, were made with no pre-determined biases or personal influences. The conclusions and recommendations were drawn exclusively from the analysis of the questionnaires, and the comments made by group members.

CHAPTER V

Analysis of Questionnaires

The RAP questionnaire was used for the Wakaw, Tisdale, Humboldt, Spalding, Hoey and Papwikan Farm Business groups. The Meskanan group used an instrument developed by Mr. H.A. Silver, Management Consultative Inc., for the purpose of evaluating seminars. The analysis does not include the Meskanan group in the statistical tables as this information was not available. Comments from the Meskanan group are included in the observations, conclusions and recommendations. A total of 64 questionnaires were used in the following summary analysis. Individual Farm Group Evaluations can be found in Appendices five to eleven.

A. Inputs, Activities, Involvement, Reactions, Attitude Change, Future Aspirations, Skills and Knowledge Learned, End Results

1. Question one asked *"As a Participant in the Farm Business Group. Do You Feel That the Instructors, Video Tapes, Slide Tapes, Manuals, and Other Materials Were Adequate to Meet the Requirements of the Program Activities?"* Table 1 summarizes the responses:

Table 1

A Review of Participants Feelings on Inputs

	Number	Percent
Very adequate	25	43
Fairly adequate	32	55
Slightly adequate	-	-
Inadequate	1	2

Comments were:

- Staff adequate, material inadequate
- Better correlation of materials would make for more interesting program.
- Didn't use information in best ways. Spent too much time on insignificant points.

- The video was not a very good quality (sound, etc.) but since this started a lot of discussion it would be useful to have more of them.
- The first two courses were excellent. The last two sessions were not quite as informative (Spalding).
- I would like some marketing information included in the course.
- Overhead material should be included in the literature
- Overheads were extremely meaningful and important. They should be included in the literature.
- There should be more pamphlets given to students to keep as a reference and source of education after the course is finished.

With a 98% favorable response the conclusion would indicate that the majority were satisfied with the inputs. The comments raised some pertinent points for consideration in future programs.

2. Question two deals with expectations. It asked *"As a Participant in the Farm Business Group Program, Would You Say That the Programs Have Met Your Perceived Expectations?"* Table 2 summarizes responses:

Table 2

A Review of Group Expectations

	Number	Percent
Very well	21	36
Fairly well	35	60
Slightly	3	14
Not at all	-	-

Comments were:

- Material was good, but not presented very well. Questions asked were often misinterpreted and not answered
- I was expecting more actual work on the computer
- Having to do the actual worksheets (example) in class is very beneficial.
- I would like marketing information in the course.
- I took a similar course last year and took it again because of all the valuable information.
- I would like more time with the instructor and on the computer.

While not conclusive, one could conclude that the program did meet the expectations of the participants in the program. There was a concern

expressed on the presentation of the materials, and answering questions. Of interest are the comments re more computer time; more on marketing, and more time with the instructor.

3. Question three asked *"As a Participant, Do You Feel That the Program Activities Provided Enough Information to Maintain Good Interest in the Program?"* Table 3 reviews the results:

Table 3

A Review of the Maintained Interest in the Program

	Number	Percent
Great extent	31	52
Fair extent	27	45
Slight extent	1	2
Not at all	-	-

Comments were:

- Depended on who presented material
- Some example activities lacked clarification.
- Discussions were "drawn out" at times, but that was no fault of the staff.
- A lot of material was covered in the home study course last year.
- As farming is my business it keeps you interested.
- The information was very interesting and educational.
- Questions on income tax, land sales and agreements, and a few others were not answered which left some people frustrated.

The responses would indicate that good interest was maintained throughout the program. More control needed over discussions and additional sessions on income tax and land sales.

4. Question four related to the need for additional topics for future programs. It asked *"Do You Feel There Is a Need to Add New Topics to the Program to Achieve a More Complete Understanding of Goal Setting and Financial Statements?"* Table 4 summarizes responses:

Comments were:

- Tax break information (Tax planning), Government Program
- Depending on a persons knowledge of farming.
- More extensive information and explanation on marketing.
- I did not completely understand how to calculate interest - I would like to have had more info on that.

- There could be a lot more information on loans and accrued interest. This would make financial statements easier to fill out.
- Market information should be added.
- There are always details which take a while to grasp and fully understand.
- I feel there was plenty of information regarding these.

Table 4

A Review of the Need for Additional Programs on Goal Setting and Financial Statements

	Number	Percent
A great need	3	5
A fair need	18	31
A slight need	12	21
No need	25	43

The figures and comments would indicate that participants felt there is a need for a slight change or added programs.

5. Question five asked *"Do You Feel That There Was Adequate Involvement by the Group Members to Provide for Good Interaction Between the Instructors and Members?"* A summary follows in Table 5

Table 5

A Review of Participant Involvement

	Number	Percent
Very adequate	35	59
Fairly adequate	23	39
Slightly adequate	-	-
Inadequate	1	2

Comments were:

- Should have increased group interaction, involvement and discussion.
- Would like to have a bit more opinion from the women or rather more women involved in the programs.
- If more time - more group discussions.
- I think that "all" parties involved in the farm should have been there also.
- We had a good group.

The respondents reactions would indicate good involvement and interaction between the participants and instructors. There was one member who felt the need for more interaction and involvement. Of interest

was the comment on the need for more involvement by women in such a program.

6. Question six reviewed seminar presentations related to information and understanding of the topics. It read *"Did the Presentations by the Seminar Leaders Provide Adequate Information for you to Understand the Topics?"* Table 6 summarizes replies.

Table 6

A Review of the Adequacy of Presentations

	Number	Percent
Very adequate	26	44
Fairly adequate	32	54
Slightly adequate	1	2
Inadequate	-	-

Comments were:

- Don't completely understand grain marketing - i.e. hedging
- I still don't understand "hedging"
- I found the program a bit too condensed. It could be given in 6 sessions instead of 4.
- Comparisons of net worth i.e. two different farms in examples could stand more attention.
- One of the leaders had trouble explaining topics. He used too much rhetoric and "big fancy words" making his point hard to understand.
- Errors in examples were confusing at times.

The response would indicate that participants felt the leaders did provide a good learning experience. More information needed on hedging, net worth and more time needed.

7. Question seven asked *"As a Participant in the Farm Business Group do You Feel That the Program Was Effective in Helping You Meet Your Identified Personal Goals?"* Table 7 summarizes responses:

Table 7

A Summary of Program Effectiveness in Meeting Personal Goals

	Number	Percent
Very effective	23	40
Fairly effective	31	53
Slightly effective	4	7
Ineffective	-	-

Comments were:

- Not enough time spent on explaining how to achieve goals.

- Yes, I have never put priorities on my goals before.
- Too often this area is taken too lightly.
- Adequate in identifying; not sure about meeting them.
- At this point it is rather hard to answer this question as our goals are not yet met.

From the summary of responses one would conclude that the program did help participants in meeting their identified personal goals. However as stated in the comments more time was needed.

8. Question eight tested their reactions in recommending the program to neighbors. It asked *"Now That You Have Completed One Year in a Farm Business Program Would You Recommend it to Neighbors?"* Table 8 is a summary of responses.

Table 8

A Review of How Participants Would Consider a Farm Business Group Program for Neighbors

	Number	Percent
Very highly	35	60
Fairly highly	19	32
With reservations	5	8
Not at all	-	-

Comments were:

- I would strongly urge everyone to take it.
- Helped a great deal in understanding implications of financial statements.
- There is very much to learn for anyone.
- It helps with documents such as cash flow.
- I would especially recommend it to anyone just starting out (Young farmers or farm couples)
- To be more knowledgeable on financial records course needs to be longer.
- The course helped me to understand and complete the forms needed for especially credit.

With a 60% very high and 32% fairly high response, members would not hesitate to recommend a similar program to neighbors.

9. Question nine related to interest in continuing the program for another year. It asked *"Would You Be Interested in Continuing for*

Another Year With a Different Program?" Table 9 summarizes responses:

Table 9

A Review of Members Future Aspirations

	Number	Percent
Very interested	35	60
Fairly interested	19	33
Slightly interested	3	5
Not interested	1	2

Comments were:

- Bookkeeping and Accounting
- I've taken two years now and feel ready to move to something else.
- Depending on the program.
- Absolutely
- Definitely
- I would like to see Part II of this program carry on where it left off this year.
- Farm marketing and computers
- Marketing information

With 60% very interested and 33% fairly interested the indications are that interest would be very good for a new program next year. There was only one participant who indicated no interest.

10. Question ten asked *"To What Extent Did You Become More Interested in Farm Business Management Because of the Farm Business Group?"* Table 10 summarizes responses.

Table 10

A Summary of Interest Generated in Farm Business Management

	Number	Percent
Great extent	14	24
Fair extent	37	64
Slight extent	7	12
Not at all	-	-

Comments were:

- Get a broader scope on things, but no a dramatic enlightenment.
- Always interested need more specifics on the how.
- I didn't know management was such an important factor in profitability.
- The need to be successful is emphasized in tough times.

- Have always had interest in management but was helped to understand a lot.
- Have always been interested. Understand better now.
- The interest was already there. Perhaps a better word for my case would be more involved.
- Always was interested but this program helped to explain and put things together.
- Before this I had very limited understanding of net worth, cash flow, etc.
- Group input created a good atmosphere
- I always realized the importance of management.
- A greater understanding of what financial institutions are looking for to help me.
- The course has taught me how to be aware of my present farm management how to keep it running smoothly and make necessary changes.
- It helps to interest me in that I know what is going on with different aspects of management.
- I realized more the work involved in keeping records, books and planning.
- Was already very interested. The course provided more ways of being involved.
- Made me more aware of bookkeeping end of it.
- Now that I know what a net worth statement is, also cash flow and accrued cash flow.
- I became more interested in the program when we learned to do a cash flow and net worth statement. Learned that the banks are going to ask for these when we apply for loans. We know where we stand financially.
- Once you understand something, you can tackle it with more confidence and give farming your best shot.

One could conclude from the comments and analysis that the program has most definitely increased the interest in overall Farm Business Management.

11. Question eleven asked *"To What Extent, Did You Develop New Skills, or Improved Understanding or Learn New Ideas From Your Participation in the Farm Business Group Programs?"* Table 11 summarizes responses.

Table 11

A Summary of Responses to New Skills and Knowledge Learned from the Farm Businss Program

	Great Extent		Fair Extent		Slight Extent		Not at all	
	#	%	#	%	#	%	#	%
Self-Assessment	9	18	29	58	11	22	1	2
Identifying Your Goals	21	40	24	45	7	13	1	2
Long-Term Goals	20	39	22	43	6	12	3	6
Short-Term Goals	18	34	27	52	5	10	2	4
Priority Setting	16	31	25	48	9	17	2	4
Financial Assets	17	30	33	59	5	9	1	2
Financial Liabilities	17	31	31	56	6	11	1	2
Net Worth	19	34	29	52	7	12	1	2
Working Capital	20	36	28	51	7	13	-	-
Cash Flow Forecasting	17	30	32	56	8	14	-	-
Income Statements	12	22	32	59	10	19	-	-
Depreciation	7	13	31	58	12	22	4	7
Loan Management	11	20	34	61	10	18	1	2
Taxation	2	14	6	44	3	21	3	21
Balance Sheets	3	18	11	64	2	12	1	6

Comments were:

- We have a good understanding of our present situation and plans for the future. The problem is to get out of it.
- I missed 3 out of 5 classes so wasn't taught much of the above.
- Helps make for better planning for the future.
- For the short time involved I feel the course was very effective.
- Could see an improvement in skills and understanding the more time spent with it.
- For self-assessment I feel I pretty well know myself.
- Perhaps as a couple it has helped us to know each others likes and dislikes. As for identifying goals we had a bit of that in the home study course and our long-term goals had not changed. I still don't understand the depreciation part. For loans management it was a review for me as I feel I have a good understanding of how loans work.

From the analysis of the responses one could conclude that the program did provide a good learning experience. Learning did occur in all program activities. Numbers in each category are reasonably constant. The greatest numbers appeared in the "Fair Extent" category. There is room for more learning to take place.

12. Question twelve related to the decision-making process. It asked *"How Important Is It to You, That All Parties, Affected by Decisions Made, Be a Part of the Decision Making Process?"* Table 12 summarizes replies:

Table 12

A Summary of the Importance of Involvement in the Decision Making Process

	Number	Percent
Very important	41	72
Fairly important	14	25
Slightly important	2	3
Not important	-	-

Comments were:

- Input to decisions should be equivalent to how much that person is affected by that decision.
- work better together than alone
- not a problem in our family
- In a 2 family farm it is very important to have everyone sit down and talk about future plans that will affect everyone.

Participants in the program certainly were of the opinion that involvement, by all parties concerned, was of utmost importance in the Decision-Making Process.

B. Goals

13. Question thirteen related to production and income. It asked *"From the Information Received in the Farm Business Group Program Do You Feel, That by Applying This Information in the Decision Making on Your Farm, That it Could Lead to an Increase in (a) Production and (b) Income?"* Table 13 outlines numbers of respondents identifying in each range for production and income.

Table 13

An Indication as to How the Respondents Feel About the Future Impact of the Program on (a) Production and (b) Income

(a) Production

+25% Change	20-25% Change	10-20% Change	0-10% Change	No Change	Decrease
1	4	16	21	7	-

(b) Income

+25% Change	20-25% Change	10-20% Change	0-10% Change	No Change	Decrease
1	5	18	18	6	-

Comments were:

- Production was not a major problem but making the best use of the income is a challenge.
- In the present farm situation I feel it is very difficult to institute increases

It is of interest to note that 86% of respondents were of the opinion that it would increase production. Also 86% of respondents felt their income would increase due to the program. These figures would indicate a very positive attitude towards the program and the potential impact on the farm business.

14. Question fourteen asked *"Finally Would You Say That Because of the Farm Business Group Program That Overall You Are Now Able to More Effectively Manage Your Farm Business?"* Table 14 summarizes program effectiveness in improving management:

Table 14

A Summary of Responses on the Improved Effectiveness of Management

	Number	Percent
Much more effective	17	30
More effective	28	49
Slightly more effective	12	21
No change	-	-

Comments were:

- hopeful
- I would like to answer this question in 12 months time.
- Putting it on the computer will give more accurate and quick access

so will save time.

- Especially in the financial management.
- I now know how the "ins" and "outs" of how to spend or earn money more effectively can be achieved.
- Were doing most of these statements previously.
- Management should improve the more the program is used and studied.
- If I finish the course homework and review goals.

The responses would indicate that the Farm Business Group Proram has had a very favorable impact on the effectiveness with which participants will manage their farm business.

15. Questions thirteen to nineteen related to "Goals". Question fifteen asked *"How Important To You Are (a) Short-Term Goals?; (b) Long-Term Goals?"* Table 15 is a summary of participant feelings:

Table 15

A Summary of Participants Feelings Towards (a) Short-Term Goals and (b) Long-Term Goals

	Number	Percent
(a) Short-Term Goals		
Very important	29	53
Fairly important	25	45
Slightly important	1	2
Not important	-	-
(b) Long-Term Goals		
Very important	38	69
Fairly important	15	27
Slightly important	2	4
Not important	-	-

Comments were:

- Helps us to know where we are going.
- They are more important now (after the course) I realize the importance of goals.
- Short-term goals have to be flexible - weather, time, unexpected events.

The response would indicate respondents felt that both short-term and long-term goals were important to them with emphasis on the long-term.

16. Question sixteen asked *"How Much Influence Should Established Goals Have on Future Management Decisions?"* Table 16 outlines responses:

Table 16

A Summary of Participants Feelings Towards the Influence of Established Goals on Management Decisions

	Number	Percent
Very much	23	42
Much	29	53
Very little	3	5
None	-	-

Comments were:

- Already working towards these.

Again participants leave little doubt as to the need for established goals in influencing future management decisions.

17. Question seventeen asked *"To What Extent Do You Feel "The Goals Identification Process" Will Improve the Working Relationships in a Multiple-Partner Operation?"* Table 17 summarizes participant feelings.

Table 17

A Review of Participant Feelings on the Extent to Which They Felt "The Goals Identification Process" Would Improve Working Relationships in a Multiple-Partner Operation

	Number	Percent
Great extent	32	58
Fair extent	17	31
Slight extent	5	9
Not at all	1	2

Comments were:

- You have to be sure all partners involved are working towards the same goals.
- It may get them talking better and understanding the other ones goals.
- Not applicable but feel they are even more important.
- If you can get everyone to do the goals identification process.
- In a multiple family farm, goal identification should be made by all members involved - that in itself is a goal to be achieved.

On this question the group members were quite definite that a "Goal Identification Process" would improve the working relationships in a Multiple-Partner operation.

18. Question eighteen asked *"To What Extent Do You Feel "Goal Setting" Will Improve All Family Members Understanding of the Family Business?"* Table 18 summarizes replies:

Table 18

The Extent of Participant Feeling On How Goal Setting Would Improve Family Members Understanding of the Family Business

	Number	Percent
Great extent	24	44
Fair extent	21	39
Slight extent	8	15
Not at all	1	2

Comments were:

- Again if we could have all family members do this.

The response would indicate that the group who responded felt "Goal Setting" would improve family members understanding of the family business.

19. Question nineteen asked *"To What Extent Do You Feel "Goal Setting" Has Improved the Working Relationships of Your Family in Making Farm Business Decisions?"* Table 19 summarizes responses:

Table 19

The Extent that "Goal Setting" Has Had on the Improvement of Working Relationships in Decision Making

	Number	Percent
Great extent	7	13
Fair extent	29	56
Slight extent	13	25
Not at all	3	6

Comments were:

- Needs more discussion at home.
- Being our financial stress is so high, the effects can't be recognized as much as if were in a "normal" financial position.
- Very good between the two of us.

While response did not indicate an overwhelming improvement in working relationships the respondents did indicate that there was some improvement, and that it was in a positive direction.

20. Question twenty asked *"To What Extent Has the "Goal Setting Process" Helped You to Prioritize for Future Capital Expenditures in Your*

Farm Business?" Table 20 summarizes responses.

Table 20

The Extent the "Goal Setting Process" Has Helped in Priorizing Future Capital Expenditures

	Number	Percent
Great extent	8	15
Fair extent	25	48
Slight extent	17	33
Not at all	2	4

Comments were:

- Still subjected to some feelings and emotions.

While not having a great impact on priorizing, the response would indicate that the "Goal Setting Process" has had some impact on priorizing for future capital expenditures.

21. Question twenty-one asked *"(a) How Often Do You Feel Short-Term Goals Should Be Reviewed and Revised Accordingly?" (b) How Often Do You Feel Long-Term Goals Should Be Reviewed and Revised Accordingly?"* Table 21 indicates feelings on short and long-term goals.

Table 21

An Indication as to How Often Respondents Feel Long and Short-Term Goals Should Be Reviewed and Revised

(a) Short-Term Goals

Every Month	Every 3 Months	Every 6 Months	Every 12 Months
7	18	12	12

(b) Long-Term Goals

Every 6 Months	Annually	Every 2 Years	Every 5 Years
5	41	7	2

Comments were:

- Should be reviewed when a goal is attained.
- Farming is always affected by the unexpected.
- Review what has been accomplished in the short-term.

While not a clear cut concensus, it woudl indicate that the majority would favor every 3 months for a review of short-term goals. There was a large majority in favor of long-term goals being reviewed annually.

C. Financial Management

22. Question twenty-two related to the "Financial Assets and Liability" session. It asked *"To What Extent Has the "Financial Assets and Liability" Session Helped You in Making Your Farm Business Decisions?"* Table 22 summarizes responses:

Table 22

The Extent to Which the Session on Financial Assets and Liabilities Has Helped in Decision Making

	Number	Percent
Great extent	18	32
Fair extent	30	53
Slight extent	9	15
Not at all	-	-

Comments were:

- Helped put it on the computer
- None yet but have hopes.
- Better understanding of financial statements.
- I feel I had a reasonable knowledge of this subject before.
- Encouraging to see what our net worth is and what our assets when listed are worth.

85% of respondents in the top two categories felt that this session has definitely helped them in making decisions.

23. Question twenty-three related to the use of Cash Flow Forecasting and Income Statements in helping to make management decisions. It asked *"To What Extent Has the Use of Cash Flow Forecasting and Income Statement Helped You in Making Your Farm Business Decisions?"* Table 23 summarizes the responses:

Table 23

The Extent to Which Cash Flow Statements and Income Statements Helped in Decision Making

	Number	Percent
Great extent	22	38
Fair extent	31	53
Slight extent	4	7
Not at all	1	2

Comments were:

- We have been using cash flow forecasting and income statements for the past several years.
- none done yet
- we have used it.
- We always have had an idea of our cash flow but its good to put it down on paper.
- I now have a written guideline to follow. This will help me plan and manage more effectively.
- Still find cash flows very hypothetical but probably a useful tool.

Respondents were fairly positive towards identifying Cash Flows and Income Statements as being helpful in making decisions about the farm business. They have had an impact in Decision Making.

24. Question twenty-four dealt with Net Worth Statements in Decision Making. It asked *"To What Extent Do You Feel That Net Worth Statements Assist You in Making Your Business Decisions?"* Table 24 reviews participant feelings.

Table 24

The Extent That Net Worth Statements Influenced Decision Making

	Number	Percent
Great extent	20	35
Fair extent	28	49
Slight extent	8	14
Not at all	1	2

Comments were:

- The summation of one's total assets vs. total liabilities give a good idea of a farm's ability to pay off a debt.

Net worth statements are definitely influencing participants in their decisions about the farm business.

D. Likes and Dislikes

(1) Likes

Questions 25 to 28 were general questions. Question twenty five asked *"What features did you Like most about the program?"* Responses were: (Numbers in brackets)

Net worth statements (13); goal setting (17); computer (6); priority setting (10); group discussions (6); financial management and planning (12); problem solving (3); cash flow statements (7); grain marketing (2); handouts (1); overheads (1); instructors (7).

2. Dislikes

Question twenty six asked *"What features did you like least about the program?"* Responses were (Numbers in brackets):
Bookwork (5); homework (4); too short a time (11); not enough humor (1); cash flows (3); not enough time with instructor (4); repetition on goals (9); discussions too drawn out (1); lack of organization (2); speakers (3); examples (1)

E. Suggestions for Improvement

Question twenty seven asked *"What suggestions do you have to improve the program?"* They were:
a longer program (9); improved teaching methods (1); more on marketing (9); more individual counselling (2); more on financial statements (9); more computer work (9); more concise group discussions (3); use Saskatchewan examples (1); improved examples and exercises (1); a session on income tax (2); more on net worth (2); and more on record keeping (7).

F. Program Suggestions for 1986-87

Question twenty eight asked *"What suggestions do you have for program content for a continuation of the program?"* The replies were:
more defined bookkeeping methods (6); more lesson time (11); more detail on goals (1); more emphasis on marketing (8); more on computer (9); more on financial statements (5); risk management (2); farm law (1); individual counselling (2); more depth to the program (1).

G. Final Comments

Additional questions were added to the Papwikan, Humboldt and Spalding questionnaire. A summary of these questions is as follows:

Question one related to any change in interest when group members became aware that a private consulting firm would be involved. Eight responded it increased their interest; two said it decreased their interest and 18 said no change. As for Department of Agriculture involvement six indicated increased interest; while 24 said no change.

Question two related to the influence of goal seting on interest in attending. Twelve said it increased their attendance; two said it reduced their interest and nine indicated no effect.

Question three asked each participant to explain how they would describe the course to neighbors:

- This course outlines farm management. Including complete financial statements, grain marketing.
- The course makes you realize that proper farm management can increase profitability.
- I've been talking to people that I'm very amazed at how important good management is to make a profit; and how very impressed I am with my husband for doing all that bookwork, cash projections, crop planning. There's so much more to farming than tractor work.
- Farm Management, Financial statements, Grain Marketing.
- A course which will take a commitment on your behalf with considerable effort to enlighten your understanding of the farm business.
- The course taught us how important the paperwork end of a farm business is and I myself learned about a lot of "little things" that I was not aware of before I attended the course such as the importance of planning - getting priorities straight and that farming is really a "Family Business".
- Sound financial management on a long-term basis.
- A course dealing with important issues necessary for family and farm success.
- A very interesting program that deals with goal setting and setting priorities in making decisions. Deals not only with farm business management but with personal fullfillment of the family.
- Ties the family toward the business of farming.
- A short,comprehensive study of farm management. Includes "goal setting" and financial management.

(4) As for farm families not becoming involved in such a course there were 24 responses indicating a time conflict; 15 not aware; 10 expressed concern about confidentiality of personal financial matters and four no interest in topics; inadequate publicity - 2; and too high registration - 1..

(5) Three heard about the course from their Ag. Rep.; two each on the TV, neighbor, community club; one heard about the course from an Agricultural Management Consultant; 16 heard about the course through the banker. Such a course demands commitment, time, work, in-depth evaluation which some people are not prepared to do.

When asked what improvements they would implement as a result of attending, the Meskanan group responded as follows: more planning and organization; better bookkeeping; improved use of records, cash flows and net worth statements; improved goal and priority setting; improved buymanship; improved time management; and improved management skills.

CHAPTER VI

Observations

- The Farm Business Group did meet member expectations, although with reservations by some. Requested more computer time, more time with instructor and marketing information.

- Members felt that inputs were quite adequate. They did express the need for more pamphlets; improved video; and the inclusion of overheads in hand-out materials.

- Participation by members was deemed to be good in maintaining positive interactions.

- The group felt there was a slight need for some change in the program format. More information on tax shelters, accrued interest, marketing, government programs, computers and loans.

- Members felt that program activities did provide enough information to maintain interest in the program. More control needed during discussion periods. Questions not always answered correctly.

- Respondents reactions would indicate good involvement and interaction between participants and instructors.

- Members felt that seminar presentations were quite adequate. Would like more information on "hedging".

- Members were of the opinion that the program was effective in assisting them to identify personal goals.

- Members would very definitely recommend the program to neighbors.

- Members were most definite in support of a second year program.

- Members were of most definite opinion that they did become more

interested in management because of the programs.

- Significant learning, and an improved understanding, of management, did occur. The greatest concentration of responses occurred in the "Fair Extent" category.

- In decision making, all parties concerned should be involved.

- Both short and long-term goals were considered important.

- There has been a positive attitude change towards decision making on the farm due to involvement in the Farm Business program.

- The "Goals Identification" process would improve both working relationships, family members understanding and decision making on future management decisions.

- Goal setting has improved working relationships, decision making, and priorizing of capital expenditures in the decision making process.

- Short and long-term goals should be reviewed and revised constantly.

- The sessions on financial assets and liabilities; cash flow forecasting; income statements and net worth statements; have helped in the Farm Business Decision Making Process.

- There is an identified future potential of an increase in both production and income from applying the information obtained in the course.

- The Farm Business Group program has had a most favorable impact on the management effectiveness of the members.

- The Farm Business Program has provided members with new skills and "know how" to successfully manage their farm in the future.

- There was a good balance between the "financial management" and "goal setting" sessions in terms of what members liked best about the

program.

- There was a concern expressed on organization and presentation of some materials and example exercises.

- Time conflicts, confidentiality; lack of publicity; lack of interest; lack of awareness; were the major reasons cited for not participating in the program.

- Suggestions for improvement were: more time for questions and answers; more group interaction and involvement; improved teaching methods; use of Saskatchewan examples; a longer time span for the program; more on grain marketing; improved explanation of exercises; more on computer; more concise group discussions.

- Suggested programs for another year were: more defined bookkeeping methods; more detail on goals; more about available resources - Ag. Rep. services; grants; conferences and advisors; more on marketing; more on computers; more depth to the program.

- Agricultural Representatives and Bankers were mentioned most often as referrals to take the program.

- That the method of contracting a "Consulting firm" to develop and implement a Farm Management Program has been quite effective in providing a balanced farm management program to farmers in Northeast Saskatchewan.

CHAPTER VII

Conclusions

The members of the Northeast Saskatchewan Farm Business Groups have achieved a significant increase in what they now know and can put into practice in the management decisions required in the day to day operation of their farms. The objective of facilitating a change in knowledge, skills, appreciation and increased understanding has been achieved. Comments were:

- "This course outlines farm management including complete financial statements, grain marketing".
- "We are pleased with the program and feel it helped our operation."
- "A course which will take a commitment on your behalf with considerable effort, to enlighten your understanding of the farm business".
- "I've been telling people that I'm very amazed at how important good management is to make a profit.
- "I really enjoyed the programs".
- "Organize a course for multiple-family operations. Please continue these classes".
- "These classes are worth their weight in gold".
- "A great program for family farm success. Just what the doctor ordered".
- "This was a farm management course involving the human/people/ emotional side of farming. Other courses only deal with cold, hard facts and figures".
- "This course ties the family as a whole, toward the business of farming".
- "This course puts your personal goals, mixed with your financial statements, to give you an outlook on life, mixed with business".
- "Appreciate the time and energy taken to provide farmers with this course".
- "This program was essential for us. It has developed a team approach. It gave us a better understanding of working with goals and

financial statements. This program must continue to help ensure that there will be more farmers for the years ahead".

- "Very beneficial, highly recommended".
- "The dollars invested in this course brought great returns from the information provided.
- "I think this course should have a Part II added. It could carry on where this program ends. It would better educate me on the other topics involved in a smooth farming operation. I would like to see more emphasis put into increasing net income (tips, taxbreaks, etc.)".
- "We need a follow up for consultation and progress".
- "The course was a real eye-opener".

CHAPTER VIII

Recommendations

- That the program should be continued for at least one more year.

- That to maximize program results the goals and objectives should be very clearly identified.

- That the method of a contractual agreement with outside consultants should be given consideration in future programs.

- That to maximize learning, programs similar to the North-East Farm Business Program, should be at least two years duration, preferably three years.

- There is an identified need for a similar program for new participants next year.

- Husbands and wives should be partners in future programs.

- Members should be involved in planning future programs.

- Members should be recognized for their achievements.

- That, in future programs, there should be a close linkage with Saskatchewan Department of Agriculture offices. This will assure local identity and legitimization of program activities. It should also affect a degree of shared responsibilities for program activities.

- There should be more publicity about future programs.

- There should be more computer inputs in any future programs, with a more clearly defined bookkeeping system, also income tax, estate planning, loans, accrued interest, land sales and agreements.

- More detail should be included in future sessions on goals.

- Marketing should be an on-going part of future courses, including a session on hedging.

- Teaching methods should be examined closely to maximize the effectiveness of all learning experiences.

- The courses should be so defined in the future to allow participants to adequately learn and to provide for opportunity for good discussion and group interaction.

- Involve the use of older, established farmers as resource people.

- Future programs could include sessions for "Multiple Family Farm", operations.

- There could be greater use of pamphlets and bulletins as hand-outs.

- More publicity to get more women involved.

- Program could be spread over a greater time span with one week between sessions.

ACKNOWLEDGEMENTS.

I wish to sincerely thank those who have assisted me with the study. The co-operation and interest of Allan Blair, of Impact Agricultural Consulting Services has been most supportive. His continued involvement and suggestions for the questionnaire design brought out many new ideas. Marlene Sponarski has provided excellent typing and analyzing assistance.

The co-operation of the Farm Business Group Members in completing the questionnaires has made the evaluation possible. Their time and effort is very much appreciated.

It has again been a most interesting learning experience to apply the RAP model, as outlined by Bennett, to an on-going project such as the Northeast Saskatchewan Farm Business Group program. I wish to voice appreciation to Saskatchewan Agriculture, Agriculture Canada and Impact Agricultural Consulting Services for providing me this opportunity.

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APPENDICES

Appendix 1	Letter to Farm Business Group Members
Appendix 2	Questionnaire - Technology Transfer
Appendix 3	Letter to Farm Business Group Members
Appendix 4	Questionnaire - Background Data
Appendix 5	Wakow Farm Business Group Evaluation
Appendix 6	Tisdale Farm Business Group Evaluation
Appendix 7	Humboldt Farm Business Group Evaluation
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Appendix 1

Glenco Agricultural Consultative Services

FARM BUSINESS GROUP EVALUATION

Dear Farm Business Group Member:

The Farm Business Group Program, which you have just completed, is one of several similar programs offered by Impact Agricultural Consulting Services. Funding, to carry out these programs, is provided through the Canada-Saskatchewan Subsidiary Agreement for Agriculture under the Economic and Regional Development Agreement. One of the requirements of the Agreement is that certain activities be evaluated at some time during the programs duration.

The evaluation method being used is called "Reflective Appraisal of Programs". It is a method of using systematic assessments of activities by program participants at seven levels of the program - INPUTS: ACTIVITIES: INVOLVEMENT: REACTIONS: KNOWLEDGE, SKILLS AND ATTITUDE CHANGE: PRACTICE CHANGE: AND END RESULTS. This method is usually quite reliable; and provides information quickly that can be used for immediate decision-making purposes by program leaders. It has been used to evaluate a number of major Extension programs in Manitoba.

The enclosed questionnaire is designed to determine the impact of the program activities on members participating. Has there been a positive response to the various activities carried out by the program leaders? Has learning and understanding occurred which will assist members in making management decisions that will have a positive effect on the future farm business?

I sincerely solicit your support in completing the questionnaire. If you have questions I am sure Allan Blair or Cyril LaForge will be able to assist you.

Thank you for your assistance.

Glenn A. Arnott

Glenn A. Arnott, Agrologist
Glenco Agricultural
Consultative Services

Appendix 2

Farm Business Group Evaluation

The purpose of this evaluation questionnaire is to determine the learning and increased understanding, which has occurred by those who participated in the Farm Business Group programs.

Your cooperation in completing the questionnaire will not only assist in answering the above purpose, but will also assist the program leaders in the development of continuing and new programs.

Please read each question carefully before answering. If it does not apply to you just leave the question blank. All individual responses will be held in strict confidence.

1. As A Participant In The Farm Business Group, Do You Feel That The Inputs, Such As Staff Resources, Were Adequate To Meet The Requirements Of The Program Activities?

Very Adequate	Fairly Adequate	Slightly Adequate	Inadequate
____	____	____	____
____	____	____	____

Any further comment which you would like to make:

_____

_____

_____

2. As A Participant In The Farm Business Group Program, Would You Say That The Programs Have Met Your Perceived Expectations?

Very Well	Fairly Well	Slightly	Not At All
____	____	____	____
____	____	____	____

Any comments: _____

_____

_____

3. As A Participant, Do You Feel That The Program Activities Provided Enough Information To Maintain Good Interest In The Program?

To a Great Extent	To a Fair Extent	To a Slight Extent	Not at all
____	____	____	____
____	____	____	____

Would you care to comment on your answer: _____

_____

4. Do You Feel There Is A Need To Add New Topics To The Program To Achieve A More Complete Understanding Of The Topics Covered?

A Great Need	A Fair Need	A Slight Need	No Need
____	____	____	____
____	____	____	____

Would you care to comment or make suggestions: _____

_____

_____

5. Do You Feel That There Was Adequate Involvement By The Group Members To Provide For Good Interaction Between The Instructors And Members?

Very Adequate	Fairly Adequate	Slightly Adequate	Inadequate
____	____	____	____
____	____	____	____

Any further suggestions or comments: _____

_____

_____

6. Did The Presentations By The Seminar Leaders Provide Adequate Information For You To Understand The Topic(s)?

Very Adequate	Fairly Adequate	Slightly Adequate	Inadequate
____	____	____	____
____	____	____	____

Would you care to make further comments: _____

_____

_____

7. As A Participant In The Farm Business Group Do You Feel That The Program Was Effective In Helping You Meet Your Identified Personal Goals?

Very Effective	Fairly Effective	Slightly Effective	Ineffective
____	____	____	____
____	____	____	____

Any comments you wish to make: _____

_____

_____

8. Now That You Have Completed One Year In A Farm Business Program Would You Recommend It To Neighbors?

Very Highly	Fairly Highly	With Reservations	Not At All
____	____	____	____
____	____	____	____

Would you comment on your choice? _____

_____

_____

9. Would You Be Interested In Continuing For Another Year With A Different Program?

Very Interested _____ _____ Fairly Interested _____ _____ Slightly Interested _____ _____ Not Interested _____ _____

Any Comments or suggestions: _____

_____

_____

10. To What Extent Did You Become More Interested In Farm Business Management Because Of The Farm Business Group?

Great Extent _____ _____ Fair Extent _____ _____ Slight Extent _____ _____ Not at all _____ _____

Would you explain briefly what you mean? _____

_____

_____

11. To What Extent, Did You Develop New Skills, Or Improved Understanding Or Learn New Ideas From Your Participation In The Farm Business Group Programs?

(The topics are listed down the left hand side of the page with evaluation levels listed across the top. Please check only those that would apply to you at this time).

Topic	Great Extent	Fair Extent	Slight Extent	Not at all	Other
Self-Assessment					
Identifying Your Goals					
Long-Term Goals					
Short-Term Goals					
Priority Setting					
Financial Assets					
Financial Liabilities					
Net Worth					
Working Capital					
Cash-Flow Forecasting					
Income Statements					
Depreciation					
Taxation					
Balance Sheets					
Loan Management					

Would you comment on any of the above: _____

_____

_____

12. How Important Is It To You, That All Parties, Affected By Decisions Made, Be A Part Of The Decision Making Process?

Very Important	Fairly Important	Slightly Important	Not Important
___	___	___	___
___	___	___	___

Any comments: _____

_____

_____

13. How Important To You Are (a) Short-Term Goals?; (b) Long-Term Goals?

	Very Important	Fairly Important	Slightly Important	Not Important
(a)	___	___	___	___
	___	___	___	___
(b)	___	___	___	___
	___	___	___	___

Any further comments: _____

_____

_____

14. How Much Influence Should Established Goals Have On Future Management Decisions?

Very Much	Much	Very Little	None
___	___	___	___
___	___	___	___

Any further comments: _____

_____

_____

15. To What Extent Do You Feel "The Goals Identification Process" Will Improve The Working Relationships In A Multiple - Partner Operation?

Great Extent	Fair Extent	Slight Extent	Not at all
___	___	___	___
___	___	___	___

Any comments: _____

_____

_____

16. To What Extent Do You Feel "Goal Setting" Will Improve All Family Members Understanding Of The Family Business?

Great Extent	Fair Extent	Slight Extent	Not at all
___	___	___	___
___	___	___	___

Section 3:

1. How much time are you willing to spend in the program per week?
   _____ a) One evening per week (about 3 hours)
   _____ b) Two evenings per week (two 3-hour sessions)
   _____ c) One full day per week (about 6 hours)
   _____ d) More than 6 hours per week
   Any further comments:_____
   _____

2. How long are you willing to spend in the program?
   _____ a) About 2 weeks
   _____ b) About 4 weeks
   _____ c) About 6 weeks
   Any further comments:_____
   _____

3. Would you like to have guest speakers included in the program? (Examples: accountants, loan managers and lawyers)
   _____ a) Yes
   _____ b) No
   Any further comments:_____
   _____

4. How difficult do you think the course material should be?
   _____ a) Not difficult
   _____ b) Somewhat difficult
   _____ c) Difficult
   _____ d) Very difficult
   Any further comments:_____
   _____

5. After completing the course, what level of understanding do you think you should have about the financial side of your farming business?
   _____ a) Complete understanding
   _____ b) Good understanding
   _____ c) Partial understanding
   _____ d) Little understanding
   Any further comments:_____

6. My farm operations and financial position should remain <u>strictly confidential</u> between myself and my financial advisor.

_____ a) <u>Strongly</u> Agree
_____ b) Agree
_____ c) Neither Agree or Disagree
_____ d) Disagree
_____ e) <u>Strongly</u> Disagree

Any further comments: _____

_____

Section 4:

1. How important is it to you that you learn how to estimate future revenues and expenses?

Very Important	Fairly Important	Somewhat Important	Not Important
____	____	____	____

2. How important is it to you to be able to determine your net worth accurately on paper?

Very Important	Fairly Important	Somewhat Important	Not Important
____	____	____	____

3. How important is it to you to be able to determine an accurate gain or loss figure at the end of each year on paper?

Very Important	Fairly Important	Somewhat Important	Not Important
____	____	____	____

4. How important is it to you to know how much your equipment and other assets depreciate each year or month?

Very Important	Fairly Important	Somewhat Important	Not Important
____	____	____	____

5. How important is it to you to have records of your farms past revenue and expense performance?

Very Important	Fairly Important	Somewhat Important	Not Important
____	____	____	____

6. How important is it to you to be able to estimate operating expenses (examples: gas, fertilizer, pesticides, maintenance of equipment, etc.) for the next year?

Very Important	Fairly Important	Somewhat Important	Not Important
____	____	____	____

7. How important is it to you to learn how to calculate the amount of interest and principal payment per month?

Very Important	Fairly Important	Somewhat Important	Not Important
_____	_____	_____	_____

Comments on any of the previous questions: _____

_____

_____

_____

_____

_____

Appendix 5

Glenco Agricultural Consultative Services

Farm Business Group Evaluation

1. Wakaw Farm Business Group

The Farm Business Group Program, is a co-operative program offered by Sask. Agriculture and Impact Consulting Services. Funding, to carry out these programs, is provided through the Canada-Saskatchewan Subsidiary Agreement for Agriculture under the Economic and Regional Development Agreement. One of the requirements of the Agreement is that program activities be evaluated at some time during the programs duration.

The evaluation method used is called "Reflective Appraisal of Programs". It is a method of using systematic assessments of activities by program participants at seven levels of the program - INPUTS; ACTIVITIES; INVOLVEMENT; REACTIONS; KNOWLEDGE, SKILLS AND ATTITUDE CHANGE; PRACTICE CHANGE; and END RESULTS. This method is usually quite reliable; and provides information quickly that can be used for immediate decision-making purposes by program leaders. It has been used to evaluate a number of major Extension programs in Manitoba. The method was developed by the U.S.D.A. and is now used quite extensively by Extension services in the United States.

The Wakaw Farm Business Group had eleven members complete the evaluation questionnaire. The major purpose of the questionnaire was to determine the learning and increased understanding which has occurred by participating in Farm Business program of meetings and seminars. An analysis of the results is as follows:

1. Question one asked "As a Participant in the Farm Business Group, Do You Feel That the Instructors, Video Tapes, Slide Tapes, Manuals and Other Materials Were Adequate to Meet the Requirements of the Program Activities?" Table 1 summarizes the responses.

Table 1

A Review of Participants Feelings on Inputs

	Number	Percent
Very adequate	5	45
Fairly adequate	6	55
Slightly adequate	-	-
Inadequate	-	-

With a 100% favorable response the conclusion would indicate that the majority were quite satisfied with the inputs.

2. Question two deals with expectations. It asked "As a Participant in the Farm Business Group Program, Would you Say That the Programs Have Met Your Perceived Expectations?" Table 2 summarizes the responses:

Table 2

A Review of Group Expectations

	Number	Percent
Very well	-	-
Fairly well	11	100
Slightly	-	-
Not at all	-	-

Comments were:

- I was expecting more actual work with the computer.

With a 100% response indicating fairly well, one could conclude that the program did meet the expectations of the participants in the program. Of interest was the expectation to do more computer work.

3. Question 3 asked "As a Participant, do You Feel That the Program Activities Provided Enough Information to Maintain Good Interest in the Program?" Table 3 reviews the results.

Table 3

A Review of the Maintained Interest in the Program

	Number	Percent
Great extent	2	18
Fair extent	9	82
Slight extent	-	-
Not at all	-	-

Comments were:

- A lot of material was covered in the home study course last year.

The responses would indicate that good interes was maintained throughout the program.

4. Question four related to the need for additional topics for future programs. It asked "Do You Feel There Is a Need to Add New Topics to the Program to Achieve a More Complete Understanding of Goal Setting and Financial Statements?" Table 4 summarizes responses:

Table 4

A Review of the Need for Additional Programs on Goal-Setting and Financial Statements

	Number	Percent
A great need	-	-
A fair need	1	9
A slight need	3	27
No need	7	64

There were no additional comments. The figures would indicate that participants were quite satisfied with the program as presented with little need for change or added programs.

5. Question five asked "Do You Feel That There Was Adequate Involvement by the Group Members to Provide for Good Interaction Between the Instructors and Members?" A summary follows in Table 5.

Table 5

A Review of Participant Involvement

	Number	Percent
Very adequate	4	36
Fairly adequate	7	64
Slightly adequate	-	-
Inadequate	-	-

Comments were:

- Would have liked to have a bit more opinions from the women or rather more women involved in the program.

The respondents reactions would indicate good involvement and interaction between the participants and instructors. Of interest is the comment that more women should be involved in such a program.

6. Question six reviewed seminar presentations related to information and understanding of the topics. It read

"Did the Presentations by the Seminar Leaders Provide Adequate Information for you to Understand the Topic(s)?" Table 6 summarizes replies.

Table 6

A Review of the Adequacy of Presentations

	Number	Percent
Very adequate	4	36
Fairly adequate	7	64
Slightly adequate	-	-
Inadequate	-	-

The responses would indicate that participants felt that the leaders did provide a good learning experience.

7. Question seven asked "As a Participant in the Farm Business Group do You Feel that the Program was Effective in Helping You Meet Your Identified Personal Goals?" Table 7 summarizes responses.

Table 7

A Summary of Program Effectiveness in Meeting Personal Goals

	Number	Percent
Very effective	3	27
Fairly effective	7	64
Slightly effective	1	9
Ineffective	-	-

Comments were:

- At this point it is rather hard to answer this question as our goals are not yet met.

From the summary of responses one would conclude that the program did help participants in meeting their identified personal goals.

8. Question eight tested their reactions in recommending the program to neighbors. It asked "Now That You Have Completed One Year in a Farm Business Program Would You Recommend it to Neighbors?" Table 8 is a summary of responses.

Comments were:

- The course helped me to understand and complete the forms needed for especially credit.

Table 8

A Review of How Participants Would Consider a Farm Business Group Program for Neighbors

	Number	Percent
Very highly	7	64
Fairly highly	4	36
With reservations	-	-
Not at all	-	-

With a 64% very high and 35% fairly high response, members would not hesitate to recommend a similar program to neighbors.

9. Question nine related to interest in continuing the program for another year. It asked "Would You Be Interested in Continuing for Another Year With a Different Program?" Table 9 summarizes responses:

Table 9

A Review of Members Future Aspirations

	Number	Percent
Very interested	4	36
Fairly interested	6	55
Slightly interested	1	9
Not interested	-	-

Comments were:

- Marketing information

With 36% very interested and 55% fairly interested the indications are that interest would be good for a new program next year.

10. Question ten asked "To What Extent Did You Become More Interested in Farm Business Management Because of the Farm Business Group?" Table 10 summarizes responses:

Table 10

A Summary of Interest Generated in Farm Business Management

	Number	Percent
Great extent	1	9
Fair extent	8	73
Slight extent	2	18
Not at all	-	-

Comments were:

- The interest was already there perhaps a better word for my case would be more involved.

- Goal setting for the future - didn't have a plan before
- It makes you more aware of what is happening in your situation.

One could conclude that the program has definitely increased the interest in overall Farm Business Management.

11. Question eleven asked "To What Extent, Did You Develop New Skills, or Improved Understanding or Learn New Ideas From Your Participation in the Farm Business Group Programs?" Table 11 summarizes responses.

Table 11

A Summary of Responses to New Skills and Knowledge Learned from the Farm Business Program

	Great Extent		Fair Extent		Slight Extent		Not at all	
	#	%	#	%	#	%	#	%
Self-Assessment	1	9	4	36	5	55	1	9
Identifying Your Goals	5	45	4	36	2	18	-	-
Long-Term Goals	4	36	5	45	1	9	1	9
Short-Term Goals	3	27	7	64	1	9	-	-
Priority Setting	4	36	6	55	1	9	-	-
Financial Assets	2	18	7	64	2	18	-	-
Financial Liabilities	1	9	7	64	3	27	-	-
Net Worth	1	9	6	55	4	36	-	-
Working Capital	1	9	8	73	2	18	-	-
Cash-Flow Forecasting	2	18	6	55	3	27	-	-
Income Statements	1	9	6	55	4	36	-	-
Depreciation	-	-	5	45	5	45	1	9
Loan Management	-	-	6	55	4	36	1	9

Comments were:

- For self-assessment I feel I pretty well know myself.
- Perhaps it helped us as a couple to know each others likes and dislikes. If a job has to be done you do it whether you like it or not, sometimes not realizing that perhaps your partner might enjoy doing something like that and may do a better job. As for identifying goals, we had a bit of that in the home study course and our long-term goals had not changed. After the course I still don't understand the depreciation part. However I still haven't finished reading all the material. For loan management it was a review for me as I feel I have a good understanding of how loans work.

From the analysis of the responses one could conclude that the program did provide a good learning experience. Significant learning did occur in all program activities. Greatest learning appeared to occur in the sessions on short-term goals; goal identification; priority setting; long-term goals; financial assets;and cash-flow forecasting. One respondent (in each session) replied that no learning occurred in the sessions on long-term goals; self-assessment; depreciation; and loan management.

12. Question 12 related to the decision-making process. It asked "How Important Is It to You, that All Parties, Affected by Decisions Made, Be a Part of the Decision Making Process?" Table 12 summarizes replies.

Table 12

A Summary of the Importance of Involvement in the Decision Making Process

	Number	Percent
Very important	7	64
Fairly important	4	36
Slightly important	-	-
Not important	-	-

Comments were:

- In a 2 family farm it is very important to have everyone sit down and talk about future plans, that will affect everyone.

Participants in the program certainly were of the opinion that involvement, by all parties concerned, was of utmost importance in the Decision-Making Process.

13. Questions 13 to 19 related to "Goals". Question thirteen asked "How Important To You Are (a) Short-Term Goals?; (b) Long-Term Goals?" Table 13 is a summary of participant feelings:

Table 13

A Summary of Participants Feelings Towards (a) Short-Term Goals and (b) Long-Term Goals

	Number	Percent
(a) Short-Term Goals		
Very important	2	18
Fairly important	9	82
Slightly Important	-	-
Not important	-	

(Table 13 Cont'd)

(b) Long-Term Goals		
Very important	6	55
Fairly important	5	45
Slightly important	-	-
Not important	-	-

With a 100% response in the top two categories respondents left little doubt that both short-term and long-term goals were important to them.

14. Question fourteen asked "How Much Influence Should Established Goals Have on Future Management Decisions?" Table 14 outlines responses:

Table 14

A Summary of Participants Feelings Towards the Influence of Established Goals on Management Decisions

	Number	Percent
Very Much	3	27
Much	8	73
Very little	-	-
None	-	-

Again participants leave little doubt as to the need for established goals in influencing future management decisions.

15. Question fifteen asked "To What Extent Do You Feel "The Goals Identification Process" Will Improve the Working Relationships in a Multiple-Partner Operation?" Table 15 summarizes participant feelings.

Table 15

A Review of Participant Feelings on the Extent to Which They Felt "The Goals Identification Process" Would Improve Working Relationships in a Multiple-Partner Operation

	Number	Percent
Great Extent	7	64
Fair Extent	4	36
Slight Extent	-	-
Not at all	-	-

Comments were:

- It may get them talking better and understanding the other ones goals.

In this question the group members were most definite in their thoughts that a "Goal Identification Process" would improve the working relationships in a Multiple-Partner operation.

16. Question sixteen asked "To What Extent Do You Feel "Goal Setting" Will Improve All Family Members Understanding of The Family Business?" Table 16 summarizes replies:

Table 16

The Extent of Participant Feeling on How Goal Setting Would Improve Family Members Understanding of the Family Business

	Number	Percent
Great Extent	4	36
Fair Extent	6	55
Slight Extent	1	9
Not at all	-	-

With a 91% of respondents in the top two ratings it would indicate that they felt "Goal Setting" would improve family members understanding of the family business.

17. Question seventeen asked "To What Extent Do You Feel "Goal Setting" Has Improved the Working Relationships of Your Family in Making Farm Business Decisions?" Table 17 summarizes responses.

Table 17

The Extent that "Goal Setting has had on the Improvement of Working Relationships in Decision Making

	Number	Percent
Great Extent	1	9
Fair Extent	6	55
Slight Extent	4	36
Not at all	-	-

While the response did not indicate an overwhelming improvement, in working relationships the respondents did however feel that there was some improvement and that it was in a positive direction.

18. Question eighteen asked "To What Extent Has the "Goal Setting Process" Helped You to Priorize for Future Capital Expenditures in Your Farm Business?" Table 18 summarizes responses.

Table 18

The Extent the "Goal Setting Process" Has Helped in Priorizing Future Capital Expenditures

	Number	Percent
Great Extent	1	9
Fair Extent	6	55
Slight Extent	4	36
Not at all	-	-

While not having a great impact on priorizing, the response would indicate that the "Goal Setting Process" has had a positive impact on priorizing for future capital expenditures.

19. Question nineteen asked "(a) How Often Do You feel Short-Term Goals Should Be Reviewed and Revised Accordingly?" (b) How Often Do You Feel Long-Term Goals Should Be Reviewed and Revised Accordingly?" Table 19 indicates feelings on short and long-term goals.

Table 19

An Indication as to How Often Respondents Feel Long and Short-Term Goals Should be Reviewed and Revised

(a) Short-Term Goals

Every Month	Every 3 Months	Every 6 Months	Every 12 Months
3	5	2	1

(b) Long-Term Goals

Every 6 Months	Annually	Every 2 Years	Every 5 Years
1	9	1	-

Comments were:

- (a) It should perhaps be reviewed when a goal has been attained.
  (b) Or when a goal has been attained.

While not a clear cut concensus, it would indicate that respondents were of the opinion that short-term goals should be reviewed at least every three or six months, while long-term goals should be reviewed annually.

20. Question twenty related to the "Financial Assets and Liability" session. It asked "To What Extent Has the "Financial Assets and Liability" Session Helped You in Making Your Farm Business Decisions?" Table 20 summarizes responses:

Table 20

The Extent to Which the Session on Financial Assets and Liabilities has Helped in Decision Making

	Number	Percent
Great Extent	2	18
Fair Extent	6	55
Slight Extent	3	27
Not at all	-	-

While not appearing to have had a great impact on the Decision-Making process, the response was headed in a positive direction.

21. Question twenty-one related to the use of Cash Flow Forecasting and Income Statements in helping to make management decisions. It asked "To What Extent Has the Use of Cash Flow Forecasting and Income Statement Helped You in Making Your Farm Business Decisions?" Table 21 summarizes the responses:

Table 21

The Extent to Which Cash Flow Statements and Income Statements Helped in Decision Making

	Number	Percent
Great Extent	2	18
Fair Extent	8	72
Slight Extent	1	9
Not at all	-	-

Respondents were positive towards identifying Cash Flows and Income Statements as being helpful in making decisions about the farm business. They have had an impact in Decision Making.

22. Question twenty-two dealt with Net Worth Statements in Decision Making. It asked "To What Extent Do You Feel That Net Worth Statements Assist You in Making Your Business Decisions?" Table 22 reviews participant feelings.

Table 22

The Extent That Net Worth Statements Influenced Decision Making

	Number	Percent
Great Extent	3	27
Fair Extent	5	45
Slight Extent	3	27
Not at all	-	-

While not as strong an influence as cash flows, net worth statements are definitely influencing participants in their decisions about the farm business.

23. Question twenty-three related to production and income. It asked "From the Information Received in the Farm Business Group Program Do You Feel, That by Applying This Information in the Decision Making on Your Farm, That it Could Lead to an Increase in (a) Production and (b) Income?" Table 23 outlines numbers of respondents identifying in each range for production and income.

Table 23

An Indication as to How the Respondents Feel About the Future Impact of the Program on (a) Production and (b) Income

(a) Production

+25% Change	20-25% Change	10-20% Change	0-10% Change	No Change	Decrease
-	1	3	4	1	-

(b) Income

+25% Change	20-25% Change	10-20% Change	0-10% Change	No Change	Decrease
-	1	3	4	1	-

It is of interest to note that eight respondents in each category were of the opinion that it would increase production and income. One in each category felt that there would be no change in production and income. These figures would indicate a very positive attitude towards the program and the potential impact on the farm business.

24. Question twenty-four asked "Finally Would You Say That Because of the Farm Business Group Program That Overall You Are Now Able to More Effectively Manage Your Farm Business?" Table 24 summarizes program effectiveness in improving management.

Table 24

A Summary of Responses on the Improved Effectiveness of Management

	Number	Percent
Much More Effective	-	-
More Effective	8	73
Slightly More Effective	3	27
No change	-	-

The response would clearly indicate that the Farm Business Group Program has had a favorable impact on the effectiveness with which participants will manage their farm business.

25. Question twenty-five asked which features participants liked best about the program:

The sessions on cash flow statements and net worth statements were mentioned by four participants; goal setting by three participants; priority setting and computer were each mentioned by one participant.

26. Question twenty-six asked what participants liked least about the program:

Two mentioned the financial statements were the most difficult; two mentioned lack of individual counselling during the program; two mentioned the home-work; and one mentioned cash flows.

27. What suggestions do you have to improve the program?

- More work on accrued income statements.
- More work on projected income statements
- More work with the computer
- Continue as is on a yearly basis.

28. Suggested program content for a continuation of the program was:

- Risk Management
- Farm Bookkeeping (mentioned twice)
- Marketing (mentioned three times)
- More individual counselling
- More work on Financial Statements.

29. Further comments on the program were:

- In all it is a fairly good program. Yet somehow I feel something is missing or incomplete. I still am not sure how this program will make our farm a more efficient one.
- I think this program along with the "Home Study Course" that was introduced last year have helped me keep out of financial trouble. Until four years ago I didn't know what a line of credit was. I used it for two years. Last year was the first time I took out a major operating loan, and I just finally paid it off in January. Hopefully, in the next two years I'll be back to using a minimal line of credit. I have used cash flows

in past years, but the most was twice a year. The computer would be very useful in making these projections 3 or 4 times a year. Unfortunately my 600 acre operation does not warrant the purchase of a computer. I hope I will be able to gain access to a computer by renting for at least 3 times a year. It would be a lot nicer doing this exercise when wheat would be $6-$7 a bushel, canola $8/bus., etc. It's very hard to obtain goals when you're concentrating on just keeping your head above water.

Observations

- The Farm Business Group program did meet member expectations.
- Members felt that inputs were quite adequate.
- Participation by members was deemed to be good in maintaining positive interaction.
- Members felt that program activities did provide enough information to maintain interest in the program.
- Members felt that seminar presentations were quite adequate.
- Members were of the opinion that the program was effective in assisting them to identify personal goals.
- Members would recommend the program to neighbors.
- Members were most definite in support of a second year program.
- Members were of the opinion that they did become more interested in management because of the program.
- Significant learning, and an improved understanding, of management, did occur.
- Both short and long-term goals were considered important.
- There has been a positive attitude change towards decision making on the farm due to involvement in the Farm Business program.
- The "Goals Identification" process would improve both working relationships, family member understanding and decision making on future management decisions.

- Goal setting has improved working relationships, decision making, and priorizing of capital expenditures in the decision making process.

- Short and long-term goals should be reviewed and revised constantly.

- The sessions on financial assets and liabilities; cash flow forecasting; income statements and net worth statements; have helped in the Farm Business Decision Making Process.

- There is an identified future potential of an increase in both production and income from applying the information obtained in the course.

- The Farm Business Group program has had a most favorable impact on the management effectiveness of the members.

- There is a need for greater involvement by wives in programs such as this.

- The Farm Business Program has provided members with new skills and "know how" to successfully manage their farm in the future.

- That the method of contracting a "Consulting firm" to develop and implement a Farm Management Program has been effective in providing a balanced farm management program to farmers.

Conclusions

The members of the Wakaw Farm Business Group have achieved a most significant increase in what they now know and can put into practice in the management decisions required in the day to day operation of their farms.

Recommendations

- That the program should be continued for at least one more year.
- That to maximize program results the goals and objectives should be very clearly identified.
- That the method of a contractual agreement with outside consultants should be given consideration in future programs.
- That to maximize learning, programs similar to the North-East Farm Business Program, should be at least two years duration, preferably three years.
- There is an identified need for a similar program for new participants next year.
- Husbands and wives should be partners in future programs.
- Members should be involved in planning future programs.
- Members should be recognized for their achievements.
- That, in future programs, there should be a close linkage with Saskatchewan Department of Agriculture offices. This will assure local identity and legitimization of program activities. It should also affect a degree of shared responsibilities for program activities.
- There should be more computer inputs in any future programs.
- Marketing should be an on-going part of future courses.

Appendix 6

Farm Business Group Evaluation

1. Tisdale Farm Business Group

The Farm Business Group Program, is a co-operative program offered by Sask. Agriculture and Impact Consulting Services. Funding, to carry out these programs, is provided through the Canada-Saskatchewan Subsidiary Agreement for Agriculture under the Economic and Regional Development Agreement. One of the requirements of the Agreement is that program activities be evaluated at some time during the programs duration.

The evaluation method used is called "Reflective Appraisal of Programs". It is a method of using systematic assessments of activities by program participants at seven levels of the program - INPUTS; ACTIVITIES; INVOLVEMENT; REACTIONS; KNOWLEDGE, SKILLS AND ATTITUDE CHANGE; PRACTICE CHANGE; and END RESULTS. This method is usually quite reliable; and provides information quickly that can be used for immediate decision-making purposes by program leaders. It has been used to evaluate a number of major Extension programs in Manitoba. The method was developed by the U.S.D.A. and is now used quite extensively by Extension services in the United States.

The Tisdale Farm Business Group had eleven members complete the evaluation questionnaire. The major purpose of the questionnaire was to determine the learning and increased understanding which has occurred by participating in Farm Business program of meetings and seminars. An analysis of the results is as follows:

Question one asked "As a participant in the Farm Business Group, do you feel that the instructors, video tapes, slide tapes, manuals and other materials were adequate to meet: the requirements of the program activities?" Table 1 summarizes the responses.

Comments were as follows:

- Work sheets (ex. net worth) other mat. program do not correlate with computor program software.
- too elementary

- The slides didn't always agree with papers.

Table 1

A Review of Participants Feelings on Inputs

	Number	Percent
Very adequate	3	27
Fairly adequate	7	64
Slightly adequate	-	-
Inadequate	1	9

With a 91% favorable response the conclusion would indicate that the majority were satisfied with the inputs. The comments do point out areas where some adjustment and refinement is needed.

Question two deals with expectations. It asked "As a participant in the Farm Business Group Program, would you say that the programs have met your perceived expectations?" Table 2 summarizes the responses:

Table 2

A Review of Group Expectations

	Number	Percent
Very well	5	45
Fairly well	6	55
Slightly	-	-
Not at all	-	-

Comments were:

- Having to do the actual worksheets (examples) in class is very beneficial.

With a 100% favorable response one could conclude that the program did meet the expectations of the participants in the program.

Question 3 asked "As a participant, do you feel that the program activities provided enough information to maintain good interest in the program?" Table 3 reviews the results.

Table 3

A Review of the Maintained Interest in the Program

	Number	Percent
Great extent	7	64
Fair extent	4	36
Slight extent	-	-
Not at all	-	-

Comments were:

- enjoyed guests also Mr. Spence.

The responses left no doubt that good interest was maintained throughout the program.

Question four related to the need for additional topics for future programs. It asked "Do you feel there is a need to add new topics to the program to achieve a more complete understanding of goal setting and financial statements?" Table 4 summarizes responses.

Table 4

A Review of the Need for Additional Programs on Goal-Setting and Financial Statements

	Number	Percent
A great need	3	27
A fair need	3	27
A slight need	3	27
No need	2	18

There were no additional comments. The figures would indicate that consideration should be given to adding new topics to further programs.

Question five asked "Do you feel that there was adequate involvement by the group members to provide for good interaction between the instructors and members?" A summary follows in Table 5.

Table 5

A Review of Participant Involvement

	Number	Percent
Very adequate	7	64
Fairly adequate	4	36
Slightly adequate	-	-
Inadequate	-	-

Respondents left no doubt that there was good involvement and interaction between the participants and instructors.

Question six reviewed seminar presentations related to information and understanding of the topics. It read "Did the presentations by the seminar leaders provide adequate information for you to understand the topic(s)?" Table 6 summarizes replies.

Table 6

A Review of the Adequacy of Presentations

	Number	Percent
Very adequate	7	64
Fairly adequate	4	36
Slightly adequate	-	-
Inadequate	-	-

The comments were:

- errors in examples were confusing at times.

Despite the very favorable response the comment would indicate the need to carefully review examples used for clarification.

Question seven asked "As a participant in the Farm Business Group do you feel that the program was effective in helping you meet your identified personal goals?" Table 7 summarizes responses.

Table 7

A Summary of Program Effectiveness in Meeting Personal Goals

	Number	Percent
Very effective	2	18
Fairly effective	8	73
Slightly effective	1	9
Ineffective	-	-

Comments were:

- adequate in identifying not sure about meeting them.

From the summary one would conclude that the program did help participants in meeting their identified personal goals.

Question eight tested their reactions in recommending the program to neighbors. It asked "Now that you have completed one year in a Farm Business Program would you recommend it to neighbors?" Table 8 is a summary of responses.

Table 8

A Review of How Participants Would Consider a Farm Business Group Program for Neighbors

	Number	Percent
Very highly	5	45
Fairly Highly	5	45
With Reservations	1	9

(Table 8 Cont'd)

Not at all -

Comments were:

- Feel goal expectations should be brought out in black and white. Also helped a great deal in understanding implications of financial statements.

Despite the one "with reservations" response members in general would not hesitate to recommend a similar program to neighbors.

Question nine related to interest in continuing the program for another year. It asked "Would you be interested in continuing for another year with a different program?" Table 9 summarizes responses:

Table 9

A Review of Members Future Aspirations

	Number	Percent
Very interested	9	82
Fairly interested	2	18
Slightly interested	-	-
Not interested	-	-

Comments were:

- Farm Marketing and Computers.

With 82% very interested and 18% fairly interested there is certainly no doubt that interest is high in participating in a new program.

Question ten asked "To what extent did you become more interested in Farm Business Management because of the Farm Business Group?" Table 10 summarizes responses:

Table 10

A Summary of Interest Generated in Farm Business Management

	Number	Percent
Great extent	3	27
Fair Extent	7	64
Slight extent	1	9
Not at all	-	-

Comments were:

- Have always been very interested, understand better now.

One would conclude that the program has definitely increased the interest in overall Farm Business Management.

Question eleven asked "To what extent, did you develop new skills, or improved understanding or learn new ideas from your participation in the Farm Business Group Programs?" Table 11 summarizes responses.

Table 11

A Summary of Responses to New Skills and Knowledge Learned from the Farm Business Program

	Great Extent		Fair Extent		Slight Extent		Not at all	
	#	%	#	%	#	%	#	%
Self-Assessment	-	-	5	72	2	28	-	-
Identifying your goals	3	33	5	56	1	11	-	-
Long-Term Goals	3	30	5	50	1	10	1	10
Short-Term Goals	2	20	6	60	1	10	1	10
Priority Setting	-	-	5	72	1	14	1	14
Financial Assets	1	11	7	78	-	-	1	11
Financial Liabilities	1	12	6	75	-	-	1	12
Net Worth	2	20	7	70	-	-	1	10
Working Capital	1	12	6	75	1	12	-	-
Cash-Flow Forecasting	2	20	6	60	2	20	-	-
Income Statements	2	25	4	50	2	25	-	-
Depreciation	-	-	6	75	2	25	-	-
Loan Management	-	-	6	75	2	25	-	-

Comments were:

- Could see an improvement in skills and understanding the more time spent at it.

From the comment and analysis of the responses one could conclude that the program did provide a good learning experience. Significant learning did occur in all program activities. Greatest learning appeared to occur in the sessions on goal identification; financial assets; net worth; financial liabilities and working capital. One respondent replied that no learning occurred in the sessions on short-term goals, long-term goals, priority setting, net worth, and financial assets and liabilities

Question 12 related to the decision-making process. It asked "How important is it to you, that all parties, affected by decisions made, be a part of the decision making process?" Table 12 summarizes replies.

Table 12

A Summary of the Importance of Involvement in the Decision Making Process

	Number	Percent
Very important	6	55
Fairly Important	3	27
Slightly Important	2	18
Not Important	-	-

Comments were:

- Not a problem in our family.

Participants in the program certainly were of the opinion that involvement, by all parties concerned, was of importance in the Decision-Making Process.

Questions 13 to 19 related to "Goals". Question thirteen asked "How important to you are (a) Short-Term Goals?; (b) Long-Term Goals?" Table 13 is a summary of participant feelings.

Table 13

A Summary of Participants Feelings Towards (a) Short-Term Goals and (b) Long-Term Goals

	Number	Percent
(a) Short-Term Goals		
Very Important	6	55
Fairly Important	5	45
Slightly Important	-	-
Not Important	-	-
(b) Long-Term Goals		
Very Important	7	64
Fairly Important	4	36
Slightly Important	-	-
Not Important	-	-

With a 100% response in the top two categories respondents left little doubt that both short-term and long-term goals were important to them.

Question fourteen asked "How much influence should established goals have on future management decisions? Table 14 outlines responses.

Table 14

A Summary of Participants Feelings Towards the Influence of Established Goals on Management Decisions

	Number	Percent
Very Much	2	18
Much	8	73
Very Little	1	9
None	-	-

Comments were:

- already working toward these.

Again participants leave little doubt as to the need for established goals in influencing future management decisions.

Question fifteen asked "To what extent do you feel "The Goals Identification Process" will improve the working relationships in a multiple-partner operation? Table 15 summarizes participant feelings.

Table 15

A Review of Participant Feelings on the Extent to Which They Felt "The Goals Identification Process" Would Improve Working Relationships in a Multiple-Partner Operation

	Number	Percent
Great Extent	7	64
Fair Extent	2	18
Slight Extent	2	18
Not at all	-	-

Comments were:

- not applicable but feel they are even more important.

In this question the group members were most definite in their thoughts that a "Goal Identification Process" would improve the working relationships in a Multiple-Partner operation.

Question sixteen asked "To what extent do you feel "Goal Setting" will improve all family members understanding of the family business?" Table 16 summarizes replies.

Table 16

The Extent of Participant Feeling on How Goal Setting Would Improve Family Members Understanding of the Family Business

	Number	Percent
Great Extent	6	55
Fair Extent	4	36
Slight Extent	1	9
Not at all	-	-

With a 91% of respondents in the top two ratings it would indicate that they felt "Goal Setting" would improve family members understanding of the family business.

Question seventeen asked "To what extent do you feel "Goal Setting" has improved the working relationships of your family in making Farm Business Decisions?" Table 17 summarizes responses.

Table 17

The Extent that "Goal Setting" has had on the Improvement of Working Relationships in Decision Making

	Number	Percent
Great Extent	1	9
Fair Extent	8	73
Slight Extent	2	18
Not at all	-	-

Comments were:

- needs more discussion at home.

While the response did not indicate a great improvement, in working relationships the respondents did however feel that there was some improvement and that it was in a positive direction.

Question eighteen asked "To what extent has the "Goal Setting Process" helped you to priorize for future capital expenditures in your farm business?" Table 18 summarizes responses.

Comments were:

- really not changed.

Table 18

The Extent the "Goal Setting Process" has Helped in Priorizing Future Capital Expenditures

	Number	Percent
Great Extent	1	9
Fair Extent	6	55
Slight Extent	4	36
Not at all	-	-

While not having a great impact on priorizing, the response would indicate that the "Goal Setting Process" has had a positive impact on priorizing for future capital expenditures.

Question nineteen asked "(a) How often do you feel short-term goals should be reviewed and revised accordingly?" (b) How often do you feel long-term goals should be reviewed and revised accordingly?" Table 19 indicates feelings on short and long-term goals.

Table 19

An Indication as to How Often Respondents feel Long and Short-Term Goals Should be Reviewed and Revised

(a) Short-Term Goals

Every Month	Every 3 Months	Every 6 Months	Every 12 Months
1	2	4	4

(b) Long-Term Goals

Every 6 months	Annually	Every 2 years	Every 5 years
1	9	1	-

While not a clear cut concensus, it would indicate that respondents were of the opinion that short-term goals should be reviewed at least every six or twelve months, while long-term goals should be reviewed annually.

Question twenty related to the "Financial Assets and Liability" session. It asked "To what extent has the "Financial Assets and Liability" session helped you in making your Farm Business decisions?" Table 20 summarizes responses.

Comments were:

- better understanding of financial statements.

Table 20

The Extent to Which the Session on Financial Assets and Liabilities has Helped in Decision Making

	Number	Percent
Great Extent	2	18
Fair Extent	7	64
Slight Extent	2	18
Not at all	-	-

While not appearing to have had a great impact on the Decision-Making process, the response was headed in a positive direction.

Question twenty-one related to the use of Cash Flow Forecasting and Income Statements in helping to make management decisions. It asked "To what extent has the use of Cash Flow Forecasting and Income Statement helped you in making your Farm Business decisions?" Table 21 summarizes the responses.

Table 21

The Extent to Which Cash Flow Statements and Income Statements Helped in Decision Making

	Number	Percent
Great Extent	7	64
Fair Extent	3	27
Slight Extent	1	9
Not at all	-	-

Comments were:

- Still find cash flows very hypothetical but probably a useful tool.

Respondents were most positive in identifying Cash Flows and Income Statements as being most helpful in making decisions about the farm business.

Question twenty-two dealt with Net Worth Statements in decision making. It asked "To what extent do you feel that Net Worth Statements assist you in making your business decisions?" Table 22 reviews participant feelings.

Table 22

The Extent That Net Worth Statements Influenced Decision Making

	Number	Percent
Great Extent	3	27

(Table 22 (Cont'd)

Fair Extent	6	55
Slight Extent	2	18
Not at all	-	-

While not as strong an influence as cash flows, net worth statements are definitely influencing participants in their decisions about the farm business.

Question twenty-three related to production and income. It asked "From the information received in the Farm Business Group Program do you feel, that by applying this information in the decision making on your farm, that it could lead to an increase in (a) Production and (b) Income?" Table 23 outlines numbers of respondents identifying in each range for production and income.

Table 23

An Indication as to How the Respondents Feel About the Future Impact of the Program on (a) Production and (b) Income

(a) Production

+25% Change	20-25% Change	10-20% Change	0-10% Change	No Change	Decrease
-	1	2	2	2	-

(b) Income

+25% Change	20-25% Change	10-20% Change	0-10% Change	No Change	Decrease
1	1	1	3	1	-

It is of interest to note that five and six respondents respectively were of the opinion that it would increase production and income. Two felt that there would be no change in production and one no change in income. These figures would indicate a positive attitude towards the program and the potential impact on the farm business.

Question twenty-four asked "Finally would you say that because of the Farm Business Group program that overall you are now able to more effectively manage your farm business?" Table 24 summarizes program effectiveness in improving management.

Comments were:

- were doing most of these statements previously
- If finish the course homework and review goals.
- Management should improve the more the program is used and studied.

Table 24

A Summary of Responses on the Improved Effectiveness of Management

	Number	Percent
Much More Effective	4	36
More Effective	4	36
Slightly More Effective	3	27
No change	-	-

The response would clearly indicate that the Farm Business Group Program has had a favorable impact on the effectiveness with which participants will manage their farm business.

Question twenty-five asked which features participants liked most about the program. The session on "financial statements" and group discussions were mentioned the most followed by the computer, and goal setting. One respondent replied "Everything - especially goals".

Question twenty-six asked "What they liked least about the program?" There were only three who responded indicating (1) paper work; (2) not enough class time; and (3) repetition of goals.

Question twenty-seven asked for suggestions to improve the program. They were (1) add marketing and (2) allow for more time with instructors while actually completing forms.

Question twenty-eight asked for suggestions for program content if the Farm Business Program is offered next year:

- more class time
- less goals - more finance aspect on specific topics e.g. marketing
- Perhaps legal rights re consequence re bankrupcy, separation re protecting the family farm.
- marketing
- It was all very good. I would like to do some work on marketing strategy.

Question twenty-nine asked for final comments. They were:

- Appreciate time and energy taken to provide farmers with this course. Appreciated activities related to lecture e.g. role playing, answering ques. worksheet, Bank Manager, etc.

- How about interviewing some women on their farm views in association with this course.

Observations

- The Farm Business Group program did meet member expectations.
- Members felt that inputs were quite adequate.
- Participation by members was deemed to good in maintaining positive interaction.
- Members felt that program activities did provide enough information to maintain interest in the program.
- Members felt that seminar presentations were quite adequate.
- Members were of the opinion that the program was effective in assisting them to identify personal goals.
- Members would recommend the program to neighbors.
- Members were most definite in support of a second year program.
- Members were of the opinion that they did become more interested in management because of the program.
- Significant learning and an improved understanding, of management did occur.
- Both short and long-term goals were considered important.
- There has been a positive attitude change towards decision making on the farm due to involvement in the Farm Business program.
- The "Goals Identification" process would improve both Working Relationships, Family Member understanding and Decision Making on future management decisions.

- Goal setting has improved working relationships, decision making, and priorizing of capital expenditures in the decision making process.

- Short and long-term goals should be reviewed and revised constantly.

- The sessions on financial assets and liabilities; cash flow forecasting; income statements and net worth statements; have helped in the Farm Business Decision Making Process.

- There is an identified future potential of an increase in both production and income from applying the information obtained in the course.

- The Farm Business Group program has had a most favorable impact on the management effectiveness of the members.

- Group members were appreciative of the time and energy given by instructors in providing the course.

- There is a need for greater involvement by wives in programs such as this.

- The Farm Business Program has provided members with new skills and "know how" to successfully manage their farm in the future.

- That the method of contracting "Consulting firm" has been effective in providing a balanced farm management program to farmers.

Conclusions

The members of the Tisdale Farm Business Group have achieved a most significant increase in what they now know and can put into practice in the management decisions required in the day to day operation of their farms.

Recommendations

- That the method of a contractual agreement with outside consultants should be given consideration in future programs.

- That to maximize learning, programs similar to the North-East Farm Business Program, should be at least two years duration.

- There is an identified need for a similar program for new participants next year.

- Husbands and wives should be partners in future programs.

- Members should be involved in planning future programs.

- Members should be recognized for their achievements.

- That, in future programs, there should be a close linkage with Saskatchewan Department of Agriculture offices. This will assure local identity and legitimization of program activities. It should also affect a degree of shared responsibilities for program activities.

- That to maximize program results the goals and objectives should be very clearly identified.

Appendix 7

Glenco Agricultural Consultative Services

Farm Business Group Evaluation

1. Humboldt Farm Business Group

The Farm Business Group Program, is a co-operative program offered by Sask. Agriculture and Impact Consulting Services. Funding, to carry out these programs, is provided through the Canada-Saskatchewan Subsidiary Agreement for Agriculture under the Economic and Regional Development Agreement. One of the requirements of the Agreement is that program activities be evaluated at some time during the programs duration.

The evaluation method used is called "Reflective Appraisal of Programs". It is a method of using systematic assessments of activities by program participants at seven levels of the program - INPUTS; ACTIVITIES; INVOLVEMENT; REACTIONS; KNOWLEDGE, SKILLS AND ATTITUDE CHANGE; PRACTICE CHANGE; and END RESULTS. This method is usually quite reliable; and provides information quickly that can be used for immediate decision-making purposes by program leaders. It has been used to evaluate a number of major Extension programs in Manitoba. The method was developed by the U.S.D.A. and is now used quite extensively by Extension services in the United States.

The Humboldt Farm Business Group had nine members complete the evaluation questionnaire. The major purpose of the questionnaire was to determine the learning and increased understanding which has occurred by participating in a Farm Business Program of meetings and seminars. An analysis of the results is as follows:

1. Question one asked "As a Participant in the Farm Business Group, Do You Feel That the Instructors, Video Tapes, Slide Tapes, Manuals and Other Materials Were Adequate to Meet the Requirements of the Program Activities?" Table 1 summarizes the responses.

Table 1

A Review of Participants Feelings on Inputs

	Number	Percent
Very adequate	4	44
Fairly adequate	5	56
Slightly adequate	-	-
Inadequate	-	-

Comments were:

- I would like some marketing information included in the course.
- Your overhead material should be included in the literature.
- Several overheads were extremely meaningful and important and should be included in the literature.
- There should be more pamphlets and papers given to students to keep as a reference and source of education after the course is finished.

With a 100% favourable response the conclusion would indicate that the majority were quite satisfied with the inputs. Members were most interested in follow up hand - out materials.

2. Question two deals with expectations. It asked "As a Participant in the Farm Business Group Program, Would you Say That the Programs Have Met Your Perceived Expectations?" Table 2 summarizes the responses:

Table 2

A Review of Group Expectations

	Number	Percent
Very Well	6	67
Fairly well	3	33
Slightly	-	-
Not at all	-	-

Comments were:

- I would like some marketing information included in the course.

With a 100% positive response, one could conclude that the program did meet the expectations of the participants in the program. Of interest was the need for marketing information.

3. Question 3 asked "As a Participant, do You Feel That the Program Activities Provided Enough Information to Maintain Good Interest in the Program?" Table 3 reviews the results.

Table 3

A Review of the Maintained Interest in the Program

	Number	Percent
Great extent	8	89
Fair extent	1	11
Slight extent	-	-
Not at all	-	-

Comments were:

- As farming is my business it keeps you interested.
- The information was very interesting and educational

The responses would indicate a very high level of interest was maintained throughout the program.

4. Question four related to the need for additional topics for future programs. It asked "Do You Feel There Is a Need to Add New Topics to the Program to Achieve a More Complete Understanding of Goal Setting and Financial Statements?" Table 4 summarizes responses:

Table 4

A Review of the Need for Additional Programs on Goal Setting and Financial Statements

	Number	Percent
A great need	-	-
A fair need	2	22
A slight need	3	33
No need	4	44

Comments were:

- Perhaps as an expanded program but too much early on would be confusing.
- Indicated earlier - marketing info.
- There could be a bit more explanation given to loans and accrued interest. This would make the financial statements easier to fill out.

The figures would indicate that participants were fairly satisfied with the program as presented. One member commented that more explanation of loans and accrued interest would make it easier to complete financial statements.

5. Question five asked "Do You Feel That There Was Adequate Involvement by the Group Members to Provide for Good Interaction Between the Instructors and Members?" A summary follows in Table 5.

Table 5

A Review of Participant Involvement

	Number	Percent
Very adequate	4	44
Fairly adequate	5	56
Slightly adequate	-	-
Inadequate	-	-

Comments were:

- If more time more group discussions

The respondents reactions would indicate good involvement and interaction between the participants and instructors. Of interest is the comment on the need for more group discussions.

6. Question six reviewed seminar presentations related to information and understanding of the topics. It read "Did the Presentations by the Seminar Leaders Provide Adequate Information for you to Understand the Topic(s)?" Table 6 summarizes replies.

Table 6

A Review of the Adequacy of Presentations

	Number	Percent
Very adequate	6	67
Fairly adequate	2	22
Slightly adequate	1	11
Inadequate	-	-

Comments were:

- Comparisons of net worth i.e. two different farms in examples could stand more attention.
- One of the leaders had trouble explaining topics. He used too much rhetoric and "big fancy words" making his point hard to understand.

The responses would indicate that participants felt that the leaders did provide a good learning experience. However one member commented on the need to avoid too much rhetoric and too many fancy words.

7. Question seven asked "As a Participant in the Farm Business Group do You Feel That the Program Was Effective in Helping You Meet Your Identified Personal Goals?" Table 7 summarizes responses.

Table 7

A Summary of Program Effectiveness in Meeting Personal Goals

	Number	Percent
Very effective	7	78
Fairly effective	2	22
Slightly effective	-	-
Ineffective	-	-

Comments were:

- Yes I have never put priorities on my goals before.
- Too often this area is taken too lightly.

From the summary of responses and comments one would conclude that the program did help participants in meeting their identified personal goals.

8. Question eight tested their reactions in recommending the program to neighbors. It asked "Now That You Have Completed One Year in a Farm Business Program Would You Recommend it to Neighbors?" Table 8 is a summary of responses.

Comments were:

- To be more knowledgeable on financial records course needs to be longer.
- I would especially recommend it to anyone just starting out (i.e. young farmers or farm couples)
- With no plan, your planning to fail.

Table 8

A Review of How Participants Would Consider a Farm Business Group Program for Neighbors

	Number	Percent
Very highly	8	89
Fairly highly	1	11
With reservations	-	-
Not at all	-	-

With an 88% very high, and 11% fairly high response, members would not hesitate to recommend a similar program to neighbors.

9. Question nine related to interest in continuing the program for another year. It asked "Would You Be Interested in Continuing for Another Year With a Different Program?" Table 9 summarizes responses:

Table 9

A Review of Members Future Aspirations

	Number	Percent
Very interested	5	56
Fairly interested	3	33
Slightly interested	-	-
Not interested	1	11

Comments were:

- Depending on program
- Absolutely
- Definitely
- I would like to see Part II of this program carry on where it left off this year.

With 56% very interested and 33% fairly interested the indications are that interest would be good for a new program next year. One member did indicate no interest in a follow-up program.

10. Question ten asked "To What Extent Did You Become More Interested in Farm Business Management Because of the Farm Business Group?" Table 10 summarizes responses:

Table 10

A Summary of Interest Generated in Farm Business Management

	Number	Percent
Great extent	4	44
Fair extent	5	56
Slight extent	-	-
Not at all	-	-

Comments were:

- Always was interested but this program helped to explain and put things together.
- Before this I had very limited understanding of net worths, cash flow statements, etc.
- Group input created a good atmosphere.
- I always realized the importance of management.
- A greater understanding to what financial inst. are looking for to help me.
- The course has taught me how to be aware of my present farm management, how to keep it running smoothly and make any changes if necessary.

One could conclude that the program has definitely increased the interest in overall Farm Business Management. The comments were most supportive of the program.

11. Question eleven asked "To What Extent, Did You Develop New Skills, or Improved Understanding or Learn New Ideas From Your Participation in the Farm Business Group Programs?" Table 11 summarizes responses.

Table 11

A Summary of Responses to New Skills and Knowledge Learned from the Farm Business Program

	Great Extent		Fair Extent		Slight Extent		Not at all	
	#	%	#	%	#	%	#	%
Self-Assessment	4	44	5	56	-	-	-	-
Identifying Your Goals	5	56	4	44	-	-	-	-
Long-Term Goals	4	44	4	44	1	11	-	-
Short-Term Goals	5	56	4	44	-	-	-	-
Priority Setting	6	67	3	33	-	-	-	-
Financial Assets	3	33	6	67	-	-	-	-
Financial Liabilities	3	33	6	67	-	-	-	-
Net Worth	4	44	5	56	-	-	-	-
Working Capital	5	56	4	44	-	-	-	-
Cash-Flow Forecasting	2	22	7	78	-	-	-	-
Income Statements	4	44	5	56	-	-	-	-
Depreciation	-	-	8	89	-	-	1	11
Loan Management	3	33	6	67	-	-	-	-

Comments were:

- Helps make for better planning for future.
- For the short time involved I feel the course was very effective.

From the analysis of the responses and comments one could conclude that the program did provide a good learning experience. Significant learning did occur in all program activities. One respondent replied that no learning occurred in the session on depreciation. One indicated slight learning in the long-term goals session.

12. Question twelve related to the decision-making process. It asked "How Important Is It to You, That All Parties, Affected by Decisions Made, Be a Part of the Decision Making Process?" Table 12 summarizes replies.

Table 12

A Summary of the Importance of Involvement in the Decision Making Process

	Number	Percent
Very Important	9	100
Fairly Important	-	-
Slightly Important	-	-
Not Important	-	-

Comments were:

- Work better together than alone.

Participants in the program certainly were of the opinion that involvement, by all parties concerned, was of utmost importance in the Decision-Making Process.

13. Questions thirteen to nineteen related to "Goals". Question thirteen asked "How Important To You Are (a) Short-Term Goals?; (b) Long-Term Goals?" Table 13 is a summary of participant feelings:

Table 13

A Summary of Participants Feelings Towards (a) Short-Term Goals and (b) Long-Term Goals

	Number	Percent
(a) Short-Term Goals		
Very important	9	100
Fairly important	-	-
Slightly important	-	-
Not important	-	-
(b) Long-Term Goals		
Very important	8	89
Fairly important	1	11
Slightly important	-	-
Not important	-	-

Comments were:

- Helps us know where we are going.
- They are more important now (after course) that I realize the importance of goals.

With a 100% response in the top two categories respondents left little doubt that both short-term and long-term goals were important to them.

14. Question fourteen asked "How Much Influence Should Established Goals Have on Future Management Decisions?" Table 14 outlines responses:

Table 14

A Summary of Participants Feelings Towards the Influence of Established Goals on Management Decisions

	Number	Percent
Very Much	6	67
Much	3	33
Very little	-	-
None	-	-

Again participants leave little doubt as to the need for established goals in influencing future management decisions.

15. Question fifteen asked "To What Extent Do You Feel "The Goals Identification Process" Will Improve the Working Relationships in a Multiple-Partner Operation?" Table 15 summarizes participant feelings.

Table 15

A Review of Participant Feelings on the Extent to Which They Felt "The Goals Identification Process" Would Improve Working Relationships in a Multiple-Partner Operation

	Number	Percent
Great Extent	6	67
Fair Extent	3	33
Slight Extent	-	-
Not at all	-	-

Comments were:

- Will help each individual understand how or why the other person feels.
- My wife and I always have been close on our goals, however this course showed their importance and need for priority setting.
- To a great extent even in our situation (wife being more involved).

In this question the group members were most definite in their thoughts that a "Goal Identification Process" would improve the working relationships in a Multiple-Partner operation.

Appendix 10

Glenco Agricultural Consultative Services
Farm Business Group Evaluation

1. Papwikan Farm Business Group

The Farm Business Group Program, is a co-operative program offered by Sask. Agriculture and Impact Consulting Services. Funding, to carry out these programs, is provided through the Canada-Saskatchewan Subsidiary Agreement for Agriculture under the Economic and Regional Development Agreement. One of the requirements of the Agreement is that program activities be evaluated at some time during the programs duration.

The evaluation method used is called "Reflective Appraisal of Programs". It is a method of using systematic assessments of activities by program participants at seven levels of the program - INPUTS; ACTIVITIES; INVOLVEMENT; REACTIONS; KNOWLEDGE, SKILLS AND ATTITUDE CHANGE; PRACTICE CHANGE; and END RESULTS. This method is usually quite reliable; and provides information quickly that can be used for immediate decision-making purposes by program leaders. It has been used to evaluate a number of major Extension programs in Manitoba. The method was developed by the U.S.D.A. and is now used quite extensively by Extension services in the United States.

The Papwikan Farm Business Group had eleven members complete the evaluation questionnaire. The major purpose of the questionnaire was to determine the learning and increased understanding which has occurred by participating in Farm Business program of meetings and seminars. An analysis of the results is as follows:

1. Question one asked "As a Participant in the Farm Business Group, Do You Feel That the Instructors, Video Tapes, Slide Tapes, Manuals and Other Materials Were Adequate to Meet the Requirements of the Program Activities?" Table 1 summarizes the responses.

Table 1

A Review of Participants Feelings on Inputs

	Number	Percent
Very adequate	4	40
Fairly adequate	6	60
Slightly adequate	-	-
Inadequate	-	-

Comments were:

- Staff adequate, material inadequate
- Better correlation of materials would make for more interesting program.
- Didn't use information in best ways. Spent too much time on insignificant points.

With a 100% favorable response the conclusion would indicate that the majority were quite satisfied with the inputs.

2. Question two deals with expectations. It asked "As a Participant in the Farm Business Group Program, Would You Say That the Programs Have Met Your Perceived Expectations?" . Table 2 summarizes responses:

Table 2

A Review of Group Expectations

	Number	Percent
Very well	3	27
Fairly well	7	64
Slightly	1	9
Not at all	-	-

Comments were:

- Material was good, but not presented very well. Questions asked were often misinterpreted and not answered.

While not conclusive, one could conclude that the program did meet the expectations of the participants in the program. There was a concern expressed on the presentation of the materials, and answering questions.

3. Question three asked "As a Participant, Do You Feel That the Program Activities Provided Enough Information to Maintain Good Interest in the Program?" Table 3 reviews the results

Table 3

A Review of the Maintained Interest in the Program

	Number	Percent
Great extent	6	55
Fair extent	4	36
Slight extent	1	9
Not at all	-	-

Comments were:

- Depended on who presented material
- Some example activities lacked clarification
- Discussions were "drawn out" at times, but that was no fault of the staff.

The responses would indicate that good interest was maintained throughout the program. More control needed over discussions.

4. Question four related to the need for additional topics for future programs. It asked "Do You Feel There Is a Need to Add New Topics to the Program to Achieve a More Complete Understanding of Goal Setting and Financial Statements?" Table 4 summarizes responses:

Table 4

A Review of the Need for Additional Programs on Goal Setting and Financial Statements

	Number	Percent
A great need	-	-
A fair need	3	30
A slight need	3	30
No need	4	40

Comments were:

- Tax break information (Tax planning), Government Program
- Depending on a persons knowledge of farming
- More extensive information and explanation on marketing.
- I did not completely understand how to calculate interest - I would like to have had more info on that.

The figures and comments would indicate that participants felt there is a need for some change or added programs.

5. Question five asked "Do You Feel That There Was Adequate Involvement by the Group Members to Provide for Good Interaction Between the Instructors and Members?" A

summary follows in Table 5.

Table 5

A Review of Participant Involvement

	Number	Percent
Very adequate	7	64
Fairly adequate	3	27
Slightly adequate	-	-
Inadequate	1	9

Comments were:

- Should have increased group interaction, involvement and discussion.

The respondents reactions would indicate good involvement and interaction between the participants and instructors. There was one member who felt the need for more interaction and involvement.

6. Question six reviewed seminar presentations related to information and understanding of the topics. It read "Did the Presentations by the Seminar Leaders Provide Adequate Information for you to Understand the Topic(s)?" Table 6 summarizes replies.

Table 6

A Review of the Adequacy of Presentations

	Number	Percent
Very adequate	3	27
Fairly adequate	8	73
Slightly adequate	-	-
Inadequate	-	-

Comments were:

- Don't completely understand grain marketing - i.e. hedging
- I still don't understand "hedging".

The responses would indicate that participants felt that the leaders did provide a good learning experience. More information needed on hedging.

7. Question seven asked "As a Participant in the Farm Business Group do You Feel That the Program was Effective in Helping You Meet Your Identified Personal Goals?" Table 7 summarizes responses.

Table 7

A Summary of Program Effectiveness in Meeting Personal Goals

	Number	Percent
Very effective	4	40
Fairly effective	5	50
Slightly effective	1	10
Ineffective	-	-

Comments were:

- Not enough time spent on explaining how to achieve goals.

From the summary of responses one would conclude that the program did help participants in meeting their identified personal goals. However as stated in the comments more time was needed.

8. Question eight tested their reactions in recommending the program to neighbors. It asked "Now That You Have Completed One Year in a Farm Business Program Would You Recommend it to Neighbors?" Table 8 is a summary of responses.

   Comments were:

   - There is a very surprising amount of lack of knowledge in business management
   - Depending on what they want from course.

Table 8

A Review of How Participants Would Consider a Farm Business Group Program for Neighbors

	Number	Percent
Very highly	6	55
Fairly highly	3	27
With reservations	2	18
Not at all	-	-

With a 55% very high and 27% fairly high response, members would not hesitate to recommend a similar program to neighbors.

9. Question nine related to interest in continuing the program for another year. It asked "Would You Be Interested in Continuing for Another Year With a Different Program?" Table 9 summarizes responses:

Table 9 .

A Review of Members Future Aspirations

	Number	Percent
Very interested	7	70
Fairly interested	3	30
Slightly interested	-	-
Not interested	-	-

Comments were:

- Bookkeeping and Accounting.

With 70% very interested and 30% fairly interested the indications are that interest would be very good for a new program next year.

10. Question ten asked "To What Extent Did You Become More Interested in Farm Business Management Because of the Farm Business Group?" Table 10 summarizes responses:

Table 10

A Summary of Interest Generated in Farm Business Management

	Number	Percent
Great extent	2	20
Fair extent	6	60
Slight extent	2	20
Not at all	-	-

Comments were:

- Got a broader scope on things, but not a dramatic enlightenment.
- Always interested need more specifics on the how.
- I didn't know management was such an important factor in profitability.
- The need to be successful is emphasized in tough times.
- Have always had interest in management but was helped to understand a lot.

One could conclude from the comments and analysis that the program has definitely increased the interest in overall Farm Business Management.

11. Question eleven asked "To What Extent, Did You Develop New Skills, or Improved Understanding or Learn New Ideas From Your Participation in the Farm Business Group Programs?" Table 11 summarizes responses.

Table 11

A Summary of Responses to New Skills and Knowledge Learned from the Farm Business Program

	Great Extent		Fair Extent		Slight Extent		Not at all	
	#	%	#	%	#	%	#	%
Self-Assessment	2	25	2	25	4	50	-	-
Identifying Your Goals	2	29	2	29	2	29	1	13
Long-Term Goals	2	33	1	17	2	33	1	17
Short-Term Goals	2	29	2	29	2	29	1	13
Priority Setting	2	22	4	45	2	22	1	11
Financial Assets	3	30	5	50	2	20	-	-
Financial Liabilities	3	30	5	50	2	20	-	-
Net Worth	3	33	4	45	2	22	-	-
Working Capital	3	30	5	50	2	20	-	-
Cash-Flow Forecasting	5	50	3	30	2	20	-	-
Income Statements	2	22	4	45	3	33	-	-
Depreciation	3	33	4	45	2	22	-	-
Loan Management	2	18	7	64	2	18	-	-
Taxation	1	11	5	56	3	33	-	-
Balance Sheets	2	18	7	64	2	18	-	-

Comments were:

- We have a good understanding of our present situation and plans for the future. The problem is to get out of it.
- I missed 3 out of 5 classes so wasn't taught much of the above.

From the analysis of the responses one could conclude that the program did provide a good learning experience. Learning did occur in all program activities. Greatest learning appeared to occur in the sessions on financial management. One respondent replied that no learning occurred in the sessions on long and short-term goals; identifying goals; and priority setting.

12. Question twelve related to the decision-making process. It asked "How Important Is It to You, that All Parties, Affected by Decisions Made, Be a Part of the Decision Making Process?" Table 12 summarizes replies.

Comments were:

- Input to decisions should be equivalent to how much that person is affected by that decision.

Table 12

A Summary of the Importance of Involvement in the Decision Making Process

	Number	Percent
Very important	6	67
Fairly important	3	33
Slightly important	-	-
Not important	-	-

Participants in the program certainly were of the opinion that involvement, by all parties concerned, was of utmost importance in the Decision-Making Process.

13. Questions thirteen to nineteen related to "Goals". Question thirteen asked "How Important To You Are (a) Short-Term Goals?; (b) Long-Term Goals?" Table 13 is a summary of participant feelings:

Table 13

A Summary of Participants Feelings Towards (a) Short-Term Goals and (b) Long-Term Goals

	Number	Percent
(a) Short-Term Goals		
Very important	6	75
Fairly important	1	12.5
Slightly important	1	12.5
Not important	-	-
(b) Long-Term Goals		
Very important	5	62.5
Fairly important	1	12.5
Slightly important	2	25
Not important	-	-

The response would indicate respondents felt that both short-term and long-term goals were important to them.

14. Question fourteen asked "How Much Influence Should Established Goals Have on Future Management Decisions?" Table 14 outlines responses:

Again participants leave little doubt as to the need for established goals in influencing future management decisions.

Table 14

A Summary of Participants Feelings Towards the Influence of Established Goals on Management Decisions

	Number	Percent
Very much	4	50
Much	4	50
Very little	-	-
None	-	-

15. Question fifteen asked "To What Extent Do You Feel "The Goals Identification Process" Will Improve the Working Relationships in a Multiple-Partner Operation?" Table 15 summarizes participant feelings.

Table 15

A Review of Participant Feelings on the Extent to Which They Felt "The Goals Identification Process" Would Improve Working Relationships in a Multiple-Partner Operation

	Number	Percent
Great extent	3	50
Fair extent	-	-
Slight extent	2	34
Not at all	1	16

Comments were:

- You have to be sure all partners involved are working towards the same goals.

While not conclusive the group members felt that a "Goal Identification Process" would improve the working relationships in a Multiple-Partner operation. There was one negative response.

16. Question sixteen asked "To What Extent Do You Feel "Goal Setting" Will Improve All Family Members Understanding of the Family Business?" Table 16 summarizes replies:

The response would indicate that the group who responded felt "Goal Setting" would improve family members understanding of the family business.

Table 16

The Extent of Participant Feeling on How Goal Setting Would Improve Family Members Understanding of the Family Business

	Number	Percent
Great extent	4	80
Fair extent	-	-
Slight extent	-	-
Not at all	1	20

17. Question seventeen asked "To What Extent Do You Feel "Goal Setting" Has Improved the Working Relationships of Your Family in Making Farm Business Decisions?" Table 17 summarizes responses.

Table 17

The Extent that "Goal Setting Has Had on the Improvement of Working Relationships in Decision Making

	Number	Percent
Great extent	1	20
Fair extent	2	40
Slight extent	1	20
Not at all	1	20

While response did not indicate an overwhelming improvement, in working relationships the respondents did however feel that there was some improvement and that it was in a positive direction.

18. Question eighteen asked "To What Extent Has the "Goal Setting Process" Helped You to Priorize for Future Capital Expenditures in Your Farm Business?" Table 18 summarizes responses.

Table 18

The Extent the "Goal Setting Process" Has Helped in Priorizing Future Capital Expenditures

	Number	Percent
Great extent	1	20
Fair extent	1	20
Slight extent	2	40
Not at all	1	20

While not having a great impact on priorizing, the

response would indicate that the "Goal Setting Process" has had a positive impact on priorizing for future capital expenditures.

19. Question nineteen asked "(a) How Often Do You Feel Short-Term Goals Should Be Reviewed and Revised Accordingly?" (b) How Often Do You Feel Long-Term Goals Should Be Reviewed and Revised Accordingly?" Table 19 indicates feelings on short and long-term goals.

Table 19

An Indication as to How Often Respondents Feel Long and Short-Term Goals Should be Reviewed and Revised

(a) Short-Term Goals

Every Month	Every 3 Months	Every 6 Months	Every 12 Months
-	4	2	-

(b) Long-Term Goals

Every 6 Months	Annually	Every 2 Years	Every 5 Years
1	5	1	-

While not a clear cut concensus, it would indicate that respondents were of the opinion that short-term goals should be reviewed at least every three or six months, while long-term goals should be reviewed annually.

20. Question twenty related to the "Financial Assets and Liability" session. It asked "To What Extent Has the "Financial Assets and Liability" Session Helped You in Making Your Farm Business Decisions?" Table 20 summarizes responses:

Table 20

The Extent to Which the Session on Financial Assets and Liabilities Has Helped in Decision Making

	Number	Percent
Great extent	3	33
Fair extent	4	45
Slight extent	2	22
Not at all	-	-

Comments were:

- Helped put it on the computer
- None yet but have hopes.

While not having a great impact on the Decision-Making process, the response was headed in a positive direction.

21. Question twenty-one related to the use of Cash Flow Forecasting and Income Statements in helping to make management decisions. It asked "To What Extent Has the Use of Cash Flow Forecasting and Income Statement Helped You in Making Your Farm Business Decisions?" Table 21 summarizes the responses:

Table 21

The Extent to Which Cash Flow Statements and Income Statements Helped in Decision Making

	Number	Percent
Great extent	2	22
Fair extent	6	67
Slight extent	1	11
Not at all	-	-

Comments were:

- We have been using cash flow forecasting and income statements for the past several years.
- not done yet
- we have used it.

Respondents were fairly positive towards identifying Cash Flows and Income Statements as being helpful in making decisions about the farm business. They have had an impact in Decision Making

22. Question twenty-two dealt with Net Worth Statements in Decision Making. It asked "To What Extent Do You Feel That Net Worth Statements Assist You in Making Your Business Decisions?" Table 22 reviews participant feelings.

Table 22

The Extent That Net Worth Statements Influenced Decision Making

	Number	Percent
Great extent	5	56
Fair extent	3	33
Slight extent	1	11
Not at all	-	-

Net worth statements are definitely influencing participants in their decisions about the farm business.

23. Question twenty-three related to production and income. It asked "From the Information Received in the Farm Business Group Program Do You Feel, That by Applying This Information in the Decision Making on Your Farm, That it Could Lead to an Increase in (a) Production and (b) Income?" Table 23 outlines numbers of respondents identifying in each range for production and income.

Table 23

An Indication as to How the Respondents Feel About the Future Impact of the Program on (a) Production and (b) Income

(a) Production

+ 25% Change	20-25% Change	10-20% Change	0-10% Change	No Change	Decrease
1	-	4	3	1	-

(b) Income

+ 25% Change	20-25% Change	10-20% Change	0-10% Change	No Change	Decrease
-	-	6	3	1	-

It is of interest to note that eight respondents in production and nine in income were of the opinion that it would increase production and income. One in each category felt that there would be no change in production and income. These figures would indicate a very positive attitude towards the program and the potential impact on the farm business.

24. Question twenty-four asked "Finally Would You Say That Because of the Farm Business Group Program That Overall You Are Now Able to More Effectively Manage Your Farm Business?" Table 24 summarizes program effectiveness in improving management.

Table 24

A Summary of Responses on the Improved Effectiveness of Management

	Number	Percent
Much more effective	3	33
More effective	6	67
Slightly more effective	-	-
No change	-	-

Comments were:

- hopeful
- I would like to answer this question in 12 months time.
- Putting it on the computer will give more accurate and quick access so will save time.

The response would indicate that the Farm Business Group Program has had a favorable impact on the effectiveness with which participants will manage their farm business.

25. Question twenty-five asked which features participants liked best about the program. Responses were:
    - Marketing, Financial statements, Instructors approachable and involved in farming themselves.
    - Group work sessions with input from everyone
    - Computerized aspect
    - Figuring out cash flow, net worth statements, projected cash flows, accrual income statements.
    - Goal setting
    - Farm financial statements
    - group project, hearing other farmers problems, solutions, comments.
    - Doing the crop planning, cash flow, etc., being able to put the info into the computer, and knowing we may update it as things change and see how we stand immediately.
    - budgeting particularily renting
    - The self-assessment and goal setting was time consuming but we feel very worthwhile.
    - the computer print out.
26. Question twenty-six asked what participants liked least about the program. Responses were:
    - marketing
    - There was some disorganization - and I would have liked more time to work on some of the problems, although I do realize it was not available.
    - Some example exercises
    - Way material was presented. Some things were dragged out, others were rushed by. Should have been more discreet regarding personal information.

27. What suggestions do you have to improve the program?
Responses were:

- Improved teaching methods of instructors. More group interaction and involvement
- Better exercises with more explanation
- More time for question and answer
- Go more into grain marketing
- Use Saskatchewan examples
- If others were willing, I would like to spend more time in the program
- too much to absorb

28. Suggested program content for a continuation of the program was:

- more defined bookkeeping techniques
- possible more time spent on some of the lessons. More examples to work out.
- more detail on goals
- same as this year with more emphasis on marketing
- More about available resources Ag. Rep., grants, advisors, conferences.

29. Further comments on the program were:

- Would like to have more participation from Allan Blair would like interest to learning, presents material well.
- Thanks
- We are pleased with the program and feel it will help with our operation. It was presented at a good time but possibly a month earlier would have been better.
- the follow up is important
- Thought the computer run of cash flow, etc. very good.
- I enjoyed the program, I feel it has helped me learn more about our farm and therefore I can become more involved.

The following summarizes the additional questions.

(1) Members attending the course indicated their interest did not change significantly when they discovered that both a private consulting group and the Department of Agriculture were involved in instructing the course.

(2) Three participants identified an increased interest when informed that "Goal Setting" was a part of the course. Two indicated that it had no effect.

(3) Question three asked each participant to explain how they would describe the course to neighbors.

- This course outlines farm management. Including complete financial statements, grain marketing.
- The course makes you realize that if proper farm management can increase profitability.
- I've been talking to people that I'm very amazed at how important good management is to make a profit; and how very impressed I am with my husband for doing all that bookwork, cash projections, crop planning. Theres so much more to farming than tractor work.
- Farm Management, Financial statements, Grain Marketing
- A course which will take a commitment on your behalf with considerable effort to enlighten your understanding of the farm business.
- The course taught us how important the paperwork end of a farm business is and I myself learned about a lot of "little things" that I was not aware of before I attended the course such as the importance of planning - getting priorities straight and that farming is really a "Family Business".

(4) As for farm families not becoming involved in such a course there were nine responses indicating a time conflict; six not aware; three expressed concern about confidentiality of personal financial matters and one no interest in topics.

(5) Three heard about the course from their Ag. Rep.; two each on the TV, neighbor, community club; and one heard about the course from an Agricultural Management Consultant.

Observations

- The Farm Business Group program did meet member expectations, although with reservations by some.
- Members felt that inputs were quite adequate.
- Participation by members was deemed to be good in maintaining positive interaction.
- The group felt there was a need for some change in the program format. More information on tax shelters, accrued interest, and marketing.
- Members felt that program activities did provide enough information to maintain interest in the program. More control needed during discussion periods.
- Members felt that seminar presentations were quite adequate. Would like more information on "hedging".
- Members were of the opinion that the program was effective in assisting them to identify personal goals.
- Members would recommend the program to neighbors.
- Members were most definite in support of a second year program.
- Members were of the opinion that they did become more interested in management because of the program.
- Significant learning, and an improved understanding, of management, did occur. Learning was greatest in the financial management sessions.
- In decision making, all parties concerned should be involved.

- Both short and long-term goals were considered important.

- There has been a positive attitude change towards decision making on the farm due to involvement in the Farm Business program.

- The "Goals Identification" process would improve both working relationships, family member understanding and decision making on future management decisions.

- Goal setting has improved working relationships, decision making, and priorizing of capital expenditures in the decision making process. This group was less conclusive than other groups.

- Short and long-term goals should be reviewed and revised constantly.

- The sessions on financial assets and liabilities; cash flow forecasting; income statements and net worth statements; have helped in the Farm Business Decision Making Process.

- There is an identified future potential of an increase in both production and income from applying the information obtained in the course.

- The Farm Business Group program has had a most favorable impact on the management effectiveness of the members.

- The Farm Business Program has provided members with new skills and "know how" to successfully manage their farm in the future.

- Generally there was greater participation in the Financial Management sessions - indicated by number of responses.

- There was concern expressed on organization and presentation of materials and example exercises.

- Suggestions for improvement were: more time for questions and answers; more group interaction and involvement; improved teaching methods; use of Saskatchewan examples; a longer time span for the program; more on grain marketing; improved explanation of exercises.

- Suggested programs for another year were: more defined bookkeeping methods; more detail on goals; more about available resources - Ag. Rep. services; grants; conferences and advisors; more on marketing.

- The Agricultural Representative had an influence in participants attending this course.

- That the method of contracting a "Consulting firm" to develop and implement a Farm Management Program has been effective in providing a balanced farm management program to farmers.

Conclusions

The members of the Papwikan Farm Business Group have achieved a significant increase in what they now know and can put into practice in the management decisions required in the day to day operation of their farms.

"This course outlines farm management including complete financial statements, grain marketing".

"We are pleased with the program and feel it helped our operation."

"A course which will take a commitment on your behalf with considerable effort to enlighten your understanding of the farm business".

"I've been telling people that I'm very amazed at how important good management is to make a profit; and how very impressed I am with my husband for doing the bookwork, cash projections, crop planning."

Recommendations

- That the program should be continued for at least one more year.

- That to maximize program results the goals and objectives should be very clearly identified.

- That the method of a contractual agreement with outside consultants should be given consideration in future programs.

- That to maximize learning, programs similar to the North-East Farm Business Program, should be at least two years duration, preferably three years.

- There is an identified need for a similar program for new participants next year.

- Husbands and wives should be partners in future programs.

- Members should be involved in planning future programs.

- Members should be recognized for their achievements.

- That, in future programs, there should be a close linkage with Saskatchewan Department of Agriculture offices. This will assure local identity and legitimization of program activities. It should also affect a degree of shared responsibilities for program activities.

- There should be more publicity about future programs.

- There should be more computer inputs in any future programs, with a more clearly defined bookkeeping system.

- More detail should be included in future sessions on goals.

- Marketing should be an on-going part of future courses.

- Teaching methods should be examined closely to maximize the effectiveness of all learning experiences.

- The courses should be so defined in the future to allow participants to adequately learn and to provide for opportunity for good discussion and group interaction.

Appendix 11

Glenco Agricultural Consultative Services

Farm Business Group Evaluation

Meskanan Farm Business Group

The Farm Business Group Program is a co-operative program offered by Impact Consulting Services and Saskatchewan Agriculture. Funding, to carry out these programs, is provided through the Canada-Saskatchewan Subsidiary Agreement for Agriculture under the Economic and Regional Development Agreement. One of the requirements of the Agreement is that program activities be evaluated at some time during the programs duration.

The evaluation of the Meskanan group was completed using a different evaluation form than the other groups. It was developed by Harvey A. Silver, Management Consultants Inc. for Seminar Evaluations. It consisted of a series of questions about the program. These questions were completed independently by both the wife and husband where both were enrolled in the program. Eleven pre and ten past questionnaires were used in the evaluation. An analysis is as follows:

1. Question one to three related to first impressions. Question one was "I believe this seminar has": A concensus of responses is as follows:
   - Taught the setting up of proper net worth statements.
   - Taught us how to develop projections for the next year.
   - Assisted in goal setting as a couple
   - Assisted us in understanding our farming goals.
   - Improved discussions between husband and wife and improved family living.
   - Improved understanding of cash flows, net-worth, and goal setting.
   - Increased insight into farm records, and setting out goals and priorities.
   - Made us more aware of our farming operations.

2. Question two asked "In regard to participating in this workshop I have...":
   - enjoyed it because it has opened up communication between my spouse and myself.
   - an improved understanding of goals.
   - enjoyed the small group discussions with the leaders and between ourselves.
   - Improved my understanding of financial matters.
   - learned from other people's experiences.
   - learned about stress, and the importance of record keeping.
   - learned how to complete a net worth statement and develop a cash-flow statement.
   - learned how to set goals and handle different situations.
   - become more aware of problems because of poor planning.
   - learned the importance of goals, good bookkeeping and good management skills.
3. Question three asked "I believe the seminar leaders." ...
   - have complemented each other well
   - have done a good job
   - have kept the course interesting
   - were very patient with us
   - were good at presenting subject matter
   - needed more organization with new materials
   - were good teachers. Got across what needed to be done
   - provided good leadership in discussions, answering questions and giving advice on good farm management.
   - been very informative.
4. Question four asked "The three most important issues this workshop has clarified for me are,"...
   - our goals in life.
   - taking a better look at our farm and books
   - realization that both are striving for the same goals
   - the use of net worth and projections for expenditures only when funds are available
   - putting goals and priorities in writing
   - applying goals to your farm situation and available resources
   - making proper use of net worth statements

- evaluating yourself and goals
- the keeping up of new technologies
- the importance of open communications
- discussing goals with partner
- the value of priority setting
- the value of financial statements and management
- improved bookkeeping system
- the value of planning, goals, net worth and cash flow statements
- understanding the spouses' views
- importance of time and money
- how to deal with creditors, bankers, with a filled out cash-flow statement.
- the importance of good farm management, good records and good goals.

5. Question five asked "If I had been in charge of this seminar I would have",.....
   - initiated more discussion
   - a week between sessions
   - used more resource people - banker , lawyer and other farmers.
   - used more of participants personal experiences.
6. Question six related to what participants would tell friends and neighbors about the program. Comments were:
   - a very worth while class
   - would recommend it highly
   - it helps you to better manage your resources
   - it helps you to understand each others goals
   - it was a very useful program.
   - it was well worth it, very informative
   - it showed us how to improve and make necessary changes.
7. Question seven asked participants "what they liked most about the program":
   - working on goals and priorities
   - discussions on related experiences
   - the usefulness of planning in farming
   - the net worth statement session
   - hearing how others solve problems.

- planning to achieve goals
- overall understanding of problems
- both husband and wife involved in setting goals and establishing priorities.

8. Question eight related to "what they liked least about the program." Comments were:
   - bookwork and homework
   - not enough time between classes
   - over-head slides that were not interesting
   - not enough humour
   - working at home on cash flows
9. Question nine asked participants to list improvements they will implement as a result of attending the program. They were:
   - More planning and organizing for expenditures
   - Taking a greater interest in the books
   - To do tasks that you do not enjoy doing
   - Get more involved in the farm operation
   - Better bookkeeping
   - Planning a cash flow for the farm
   - Planning of farm goals that will meet family living needs.
   - Better understanding of financial needs and working with banker.
   - Improved use of accurate records and cash flows.
   - Improved buymanship
   - Improved loan payment schedule
   - Improvement of general life style
   - Improve communications between partners
   - Evaluation of goals periodically
   - Improved goal setting and planning
   - Improved use of time
   - A more careful use of cashflows.
   - Improved management skills
10. Question ten asked for additional comments:
   - Course was a real eye-opener
   - Very pleased that we took the class
   - Wish our machinery partners would take it
   - Leaders were very cooperative
   - Leaders did a good job

- Need a refresher next year
- Should spread the course over a longer period
- Need a follow up for consultation and progress
- Need more information on daily record keeping, and income tax filing.
- a very worth-while course
-"You're both great."

Observations

- The Farm Business group program did result in improved understanding of cash flows; net worth; goal setting; establishing priorities; record keeping and communications.

- The program resulted in more open communications between partners in the farm business.

- Significant learning did occur in both the financial management and goal setting sessions (cash-flows; importance of goals; record-keeping; net-worth statements).

- Participants enjoyed the interaction with other group members and the instructors.

- Participants felt the seminar leaders complemented each other well; were very informative; provided good leadership; were patient; and kept the course interesting.

- Participants felt the most important issues covered by the workshop were:
  - goals in life and put in writing
  - establishing priorities
  - keeping good useful records
  - using cash flow - and net-worth statements in projecting for expenditures
  - applying new technologies
  - understanding spouses' views
  - the value of financial statements
  - the importance of good farm management in operating a modern day farm business
  - how to deal with bankers and creditors.

- Participants were of the opinion that the program would be improved by having a week between sessions.

- Participants would like to see more personal experiences used as discussion topics.

- Participants were prepared to recommend it highly to neighbors.

- As to what they liked most about the program participants were equally supportive of the goal setting and financial management sessions.

- As to what they liked least the main issues were lack of time, and home work.

- When asked what improvements they would implement as a result of attending the program responses were: - more planning and organization; better bookkeeping; improved use of records, cash-flows and net worth statements; improved goal and priority setting; improved buymanship; improved communication between partners; improved time management; and improved management skills.

Conclusions

The members of the Meskanan Farm Business group did increase their understanding and levels of knowledge on farm business management and goal setting from their involvement with the program activities. They were very positive in describing the program and program leaders.

- "The course was a real eye-opener".
- "We were very pleased that we took the course".
- "The leaders were very cooperative".
- "We need a follow up for consultation and progress".
- "You're both great".

Recommendations

- A similar program should be considered for this district for another year.
- To maximize the learning and achievements of the Meskanan Group they should have the opportunity to participate in a further one year program.
- Members should be involved in developing future programs.
- Husbands and wives should be partners in future programs.
- In future programs there should be a time gap between program activities.
- That to maximize results,goals and objectives of the program should be very clearly identified.
- That the method of contractual agreement with outside consultants should be given consideration for future programs.
- That, in future programs, there should be a close linkage with Saskatchewan Department of Agricultural offices. This will assure local identity and legitimization of program activities. It should also affect a degree of shared responsibilities for program activities.

Appendix 12

METHODOLOGY

The Evaluation Model used is one which has been developed by Dr. Claude Bennett of the U.S. Department of Agriculture Extension Services. This model is now being used extensively in the United States, by Co-operative Extension Services, to analyze the impact of Agricultural and Home Economics educational programs on the farming and rural community. It is also being used by the Manitoba Department of Agriculture to evaluate major Extension program activities in Manitoba.

Program evaluation, according to Bennett is part of the overall program development process, which includes: (1) identifying problems and selecting long-range objectives; (2) specifying these objectives and the strategy, activities, and budget designed to achieve them; (3) conducting activities; (4) evaluating the program's strategy and impact; and (5) using this evaluation along with other information in subsequent program development.

Impact evaluation is assessment of a program's effectiveness in achieving its ultimate objectives or assessment of relative effectiveness of two or more programs in meeting common ultimate objective. The major purpose of program evaluation is to assist in reaching decisions on future directions, design, and funding of programs. Decisions on whether programs should be terminated, curtailed, maintained, or expanded are aided by program evaluations.

Such evaluations may also suggest reformulation of program objectives, strategy, delivery organization, educational methodology, and intended audiences.

Bennett identifies seven broad categories of criteria which are useful in formally evaluating the effectiveness of Extension programs and attempts to provide guidance in choosing evidence regarding these categories.

Figure 3 shows a "chain of events" assumed to characterize most programs of Extension education. Although

the events selected oversimplify reality, they provide a "mind-hold" on Extension programs. The events chart the behaviour of both Extension and the people involved in its programs.

"Inputs" (lower left of fig.3) are selected on the assumption that problem solution may require resource expenditures. With these inputs, "activities" can be performed; e.g. publicizing programs or "putting across" educational content.

Activities - "Involve People" (participants) who have "Reactions", i.e., some degree of interest in, and like or dislike for, the activities in which they are involved. To the extent that participants' interest can be held, they may change their knowledge, attitudes, skills, and/or aspirations ("KASA"). Whereas, attitude denotes feelings (approval or disapproval), aspiration indicates the use of feelings in goal selection or choice among alternatives.

"Practice Change" (adoption) refers to individual or collective application of acquired knowledge, attitudes, skills, and aspirations to work or life styles. But, practices are not usually adopted for their own sake; certain benefits are anticipated to accrue from individual and collective practices. Whatever benefits and consequences follow from KASA and practices may be called "End Results". These results, hopefully, include attainment of the ultimate objective(s) of Extension programs.

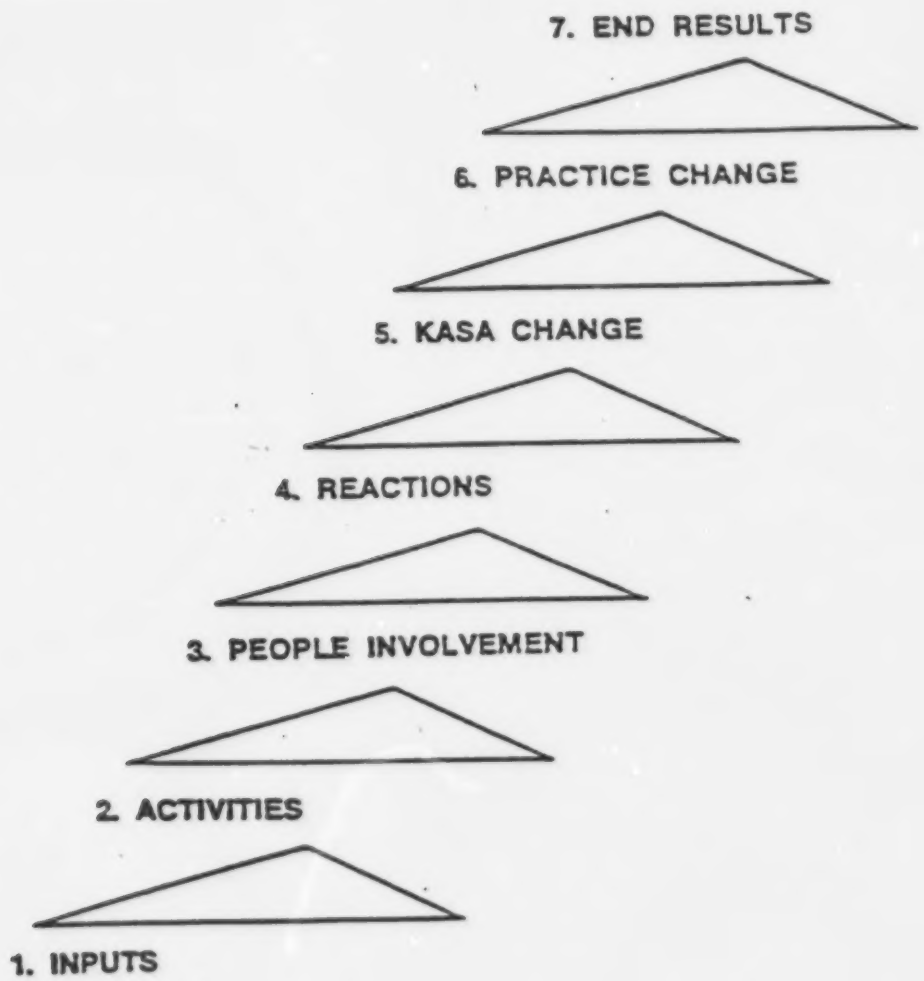
It should be acknowledged that individual or group change may not always proceed strictly in accordance with the above sequence of events. For example, reactions probably occur prior to and during participation, as well as after involvement. Also, practice change may occur before the attitude or knowledge change intended by program objectives.

Bennett outlines a number of generalizations on the levels of his hierarchy:

1. Evidence of program impact becomes stronger as the hierarchy is ascended. It states, in effect, that evidence at the two lowest levels provides little or no measure of the extent to which clientele benefit from the program.

Figure 3

CHAIN OF EVENTS IN EXTENSION PROGRAMS



Level 3 merely provides one way of measuring possible opportunity for education to occur. Evidence at the "people involved" level may suggest the extent to which some kinds of benefits are being received by participants. However, evidence at this level (eg. participation rate) does not necessarily indicate progress toward ultimate program objectives: high participation may occur for some reason unrelated to the benefits intended to accrue from the program.

Ascending to the fourth level, "reactions", can provide somewhat better confirmation of whether given activities are helpful as intended. But such evidence indicates less satisfactorily than evidence of KASA changes the extent of progress toward ultimate program objectives. Knowledge, skills, etc., to be acquired are frequently considered as merely "stepping stones" to adoption of more desirable patterns of behaviour, although there are differing philosophies on whether practice change is always necessary to successful Extension education. Practice change assessment is desirable when program objectives include patterns of: (a) utilization or application of new knowledge and skills; (b) expression of changed attitudes; and (c) follow-through on new aspirations, decisions, or commitments.

Finally, assessing practice change is usually quite apart from assessing accomplishment of ultimate program objectives. Extension is often held accountable for the extent to which it is contributing to solution or checking of overall problems of clientele or the society.

2. The difficulty and cost of obtaining evidence on program accomplishments generally increases as the hierarchy is ascended. Evidence within lower levels of the hierarchy provides little indication of impact but is comparatively inexpensive and easily gathered. As the hierarchy is climbed, difficulty and resources required to measure actual program outcomes generally increase, due to: (a) increasingly greater difficulty in setting precise objectives as guides in obtaining accomplishment data - exclusions of alternate objectives within a level are more difficult to justify as the hierarchy is ascended; (b) increasingly scattered sources

of evidence - Extension clientele often apply separately what they learn through participation in group Extension activities; (c) increasingly greater time-lag following program activities - practice changes and end results may occur months to years after Extension activities; and (d) increasing difficulty of separating Extension accomplishments from accomplishments by other sources of change - i.e., the higher in the hierarchy, the more chance that some agency, or a communication source other than Extension, had a role in bringing about any observed change.

3. Evaluations are stregthened by assessing Extension programs at several levels of the hierarchy including the inputs level. This is advanced for three reasons.

First, along with other agencies, Extension is being asked increasingly to report degree of output (levels 2 through 7) in relation to inputs or costs (level 1 of the hierarchy). This entails analysis of program delivery efficiency and of cost effectiveness or cost benefits.

The second reason is: the greater the number of program objectives shown to be met, including those at varying levels, the better the evidence of effectiveness. For example, evidence of intended knowledge change improves certainty that clientele adoptions or recommended practices were made from the correct reasons or because of what clientele learned through participation in Extension.

A third reason for obtaining evidence at two or more levels of the hierarchy is to check on how far the program has proceeded toward reaching its ultimate objectives. A program may fall short of inducing practice changes, but effectively induce intended KASA changes: external constraints may prevent Extension clientele from putting into practice knowledge, attitudes, skills and aspirations acquired through participation in Extension programs. Similarly, objectives for practice change may have been achieved, without sufficient time having elapsed for clientele to realize the envisioned benefits from the practice.

4. The higher the level of evidence for program evaluation, the more useful the evidence for making decisions on present and future programming.

Appendix 13

Stating Objectives

Educational objectives should indicate the kind of behavioral changes (knowledge, skills, interests, understandings, appreciations, attitudes) desired.

Action objectives identify a very specific task to be done. The most useful form for stating educational objectives is to express them in terms which identify:

(1) the people group, or groups concerned,
(2) the kind of behavior or action to be accomplished, and
(3) the content or problem area in which this behavior or action is to be operated.

For example, the following statements of objectives include all three of these elements. The first is an example of an educational objective, the second an action objective.

People, group or groups concerned	Behavior or action sought	Content or problem area
1. M.C.G.A.	To increase knowledge and understanding	about insect control in corn production
2. M.C.G.A.	To secure a fertilizer dealer for Roland	for town and surrounding communities

Objectives stated clearly enough to be useful to a group in planning its program and selecting activities will need to indicate all three elements. When objectives are formulated on this three-dimensional basis they become a concise set of specifications to guide the further development of programs and plans. Once objectives are clearly established, alternative techniques or means for accomplishing them can be explored and decided upon and a purposeful plan of action determined.

10. Do you own/lease a home computer system used for keeping farm records?

_____ a) Yes
_____ b) No
_____ c) Not at present, but will be buying one in the near future

11. What age category are you in?

_____ a) Under 25
_____ b) 25 to 34
_____ c) 35 to 44
_____ d) 45 to 54
_____ e) 55 and over

12. Currently, what level of education have you achieved?

_____ a) Some Grade School (up to Grade 8)
_____ b) Some High School (up to Grade 11)
_____ c) Completed High School
_____ d) Some Technical School or University
_____ a) Graduate from Technical School or University

Section 2:

1. Please check what you feel is your current level of understanding of the following concepts.

	(1) Financial Assets	(2) Financial Liabilities	(3) Net Worth	(4) Work: Capi-
Complete Understanding	____	____	____	____
Good Understanding	____	____	____	____
Partial Understanding	____	____	____	____
Minimal Understanding	____	____	____	____
No Understanding	____	____	____	____

	(5) Cash Flow Forecast-ing	(6) Taxation	(7) Balance Sheets	(8) Incc Stat ment
Complete Understanding	____	____	____	____
Good Understanding	____	____	____	____
Partial Understanding	____	____	____	____
Minimal Understanding	____	____	____	____
No Understanding	____	____	____	____

	(9) Return on Investment	(10) Loan Manage-ment	(11) Depreci-ation	(12) Govern ment Assist ce Progra
Complete Understanding	____	____	____	____
Good Understanding	____	____	____	____
Partial Understanding	____	____	____	____
Minimal Understanding	____	____	____	____
No Understanding	____	____	____	____

	(13) Farm Computers	(14) Credit Sources	(15) Grain Market-ing	(16) Livest Market
Complete Understanding	____	____	____	____
Good Understanding	____	____	____	____
Partial Understanding	____	____	____	____
Minimal Understanding	____	____	____	____
No Understanding	____	____	____	____

	(17) Farm Law	(18) Goal Setting	(19) Decision Making
Complete Understanding			
Good Understanding			
Partial Understanding			
Minimal Understanding			
No Understanding			

Any further comments:

16. Question sixteen asked "To What Extent Do You Feel "Goal Setting" Will Improve All Family Members Understanding of the Family Business?" Table 16 summarizes replies:

Table 16

The Extent of Participant Feeling on How Goal Setting Would Improve Family Members Understanding of the Family Business

	Number	Percent
Great Extent	7	78
Fair Extent	2	22
Slight Extent	-	-
Not at all	-	-

With 100% of respondents in the top two ratings it would indicate that they felt "Goal Setting" would definitely improve family members understanding of the family business.

17. Question seventeen asked "To What Extent Do You Feel "Goal Setting" Has Improved the Working Relationships of Your Family in Making Farm Business Decisions?" Table 17 summarizes responses.

Table 17

The Extent that "Goal Setting has had on the Improvement of Working Relationships in Decision Making"

	Number	Percent
Great Extent	2	22
Fair Extent	7	78
Slight Extent	-	-
Not at all	-	-

Comments were:

- Being our financial stress is so high, the effects can't be recognized as much as if we were in a "normal" financial position.

The responses would indicate that working relationships did improve and that improvement was in a positive direction.

18. Question eighteen asked "To What Extent Has the "Goal Setting Process" Helped You to Priorize for Future Capital Expenditures in Your Farm Business?" Table 18 summarizes responses.

Table 18

The Extent the "Goal Setting Process" Has Helped in Priorizing Future Capital Expenditures

	Number	Percent
Great Extent	3	33
Fair Extent	6	67
Slight Extent	-	-
Not at all	-	-

Comments were:

- Still subjected to some feelings and emotions.

The responses would indicate that the "Goal Setting Process" has had a positive impact on priorizing for future capital expenditures.

19. Question nineteen asked "(a) How Often Do You Feel Short-Term Goals Should Be Reviewed and Revised Accordingly?" (b) How Often Do You Feel Long-Term Goals Should Be Reviewed and Revised Accordingly?" Table 19 indicates feelings on short and long-term goals.

Table 19

An Indication as to How Often Respondents Feel Long and Short-Term Goals Should be Reviewed and Revised

(a) Short-Term Goals

Every Month	Every 3 Months	Every 6 Months	Every 12 Months
2	4	3	-

(b) Long-Term Goals

Every 6 Months	Annually	Every 2 Years	Every 5 Years
-	9	-	-

While not a clear cut concensus, it would indicate that respondents were of the opinion that short-term goals should be reviewed at least every three or six months. Respondents were unanimous that long-term goals should be reviewed annually.

20. Question twenty related to the "Financial Assets and Liability" session. It asked "To What Extent Has the "Financial Assets and Liability" Session Helped You in Making Your Farm Business Decisions?" Table 20 summarizes responses:

Table 20

The Extent to Which the Session on Financial Assets and Liabilities Has Helped in Decision Making

	Number	Percent
Great Extent	2	22
Fair Extent	6	67
Slight Extent	1	11
Not at all	-	-

Comments were:

- I feel I had a reasonable knowledge of this subject before.

While not a great impact on the Decision-Making process, the response was positive.

21. Question twenty-one related to the use of Cash Flow Forecasting and Income Statements in helping to make management decisions. It asked "To What Extent Has the Use of Cash Flow Forecasting and Income Statement Helped You in Making Your Farm Business Decisions?" Table 21 summarizes the responses:

Table 21

The Extent to Which Cash Flow Statements and Income Statements Helped in Decision Making

	Number	Percent
Great Extent	5	56
Fair Extent	4	44
Slight Extent	-	-
Not at all	-	-

Comments were:

- I now have a written guideline to follow. This will help me plan and manage more effectively.

Respondents were positive towards identifying Cash Flows and Income Statements as being helpful in making decisions about the farm business. They have had an impact in Decision Making.

22. Question twenty-two dealt with Net Worth Statements in Decision Making. It asked "To What Extent Do You Feel That Net Worth Statements Assist You in Making Your Business Decisions?" Table 22 reviews participant feelings.

Table 22

The Extent That Net Worth Statements Influenced Decision Making

	Number	Percent
Great Extent	4	44
Fair Extent	5	56
Slight Extent	-	-
Not at all	-	-

Comments were:

- The summation of one's total assets vs total liabilities give a good idea of a farm's ability to pay off debts. While not as strong an influence as cash flows, net worth statements are definitely influencing participants in their decisions about the farm business.

23. Question twenty-three related to production and income. It asked "From the Information Received in the Farm Business Group Program Do You Feel, That by Applying This Information in the Decision Making on Your Farm, That it Could Lead to an Increase in (a) Production and (b) Income?" Table 23 outlines numbers of respondents identifying in each range for production and income.

Table 23

An Indication as to How the Respondents Feel About the Future Impact of the Program on (a) Production and (b) Income

(a) Production

+25% Change	20-25% Change	10-20% Change	0-10% Change	No Change	Decrease
-	1	3	5	-	-

(b) Income

+25% Change	20-25% Change	10-20% Change	0-10% Change	No Change	Decrease
-	2	4	3	1	-

Comments were:

- In the present farm situation I feel it is very difficult to institute increases.

It is of interest to note that all respondents in each category were of the opinion that it would increase production and income. These figures would indicate a very positive attitude towards the program and the potential impact on the future farm business.

24. Question twenty-four asked "Finally Would You Say That Because of the Farm Business Group Program That Overall You Are Now Able to More Effectively Manage Your Farm Business?" Table 24 summarizes program effectiveness in improving management.

Table 24

A Summary of Responses on the Improved Effectiveness of Management

	Number	Percent
Much More Effective	6	67
More Effective	3	33
Slightly More Effective	-	-
No change	-	-

Comments were:

- I now know how the "ins" and "outs" of how to spend or earn money more effectively can be achieved.

The response would clearly indicate that the Farm Business Group Program has had a favorable impact on the effectiveness with which participants will manage their farm business.

25. Question twenty-five asked which features participants liked best about the program:

The sessions on cash flow statements and net worth statements were mentioned by two participants; goal setting by six partitipants; priority setting, financial planning and financial management were each mentioned by four participants.

26. Question twenty-six asked what participants liked least about the program?

Responses were quite supportive. Two indicated they liked the program as it was; one indicated the need for a longer program and more on financial record keeping; one felt there should be more time in working short-term goals into cash flows; one felt more time for net worth statements to be put into a computer; and one wanted more class time.

27. Suggestions for improving the program were:

- More emphasis on financial statements. (2)
- An earlier net worth statement put into a computer for evaluation at a later date.
- More on topics such as risk taking; market forecasting; supply and demand.
- More effective advertising should be carried out.
- A longer program - 2 days a week for three weeks with some evening classes.

28. Suggestions for program content for a continuation of the program were:
    - Market forecasting
    - A study of supply and demand
    - Risk Management
    - Record keeping and financial management
    - More farm topics
29. Further comments on the program were:
    - This program was essential for us. It has developed a team approach. It gave us better understanding of working with goals, and financial statements. This program must continue to help ensure that there will be more viable farmers for the years ahead.
    - I think this program should have a Part II added. It could carry on where this program ends. It would better educate me on the other topics, or factors, involved in a smooth farming operation. I would also like to see more emphasis put onto increasing net income (tips, taxbreaks, etc.)
    - Very beneficial, highly recommended.
    - The dollars invested in this program brought great returns from the information provided.

The following questions have been added to the original questionnaire.

1. Question one asked whether the interest changed when the group became aware that a private consulting group would be involved? Four indicated it had increased while five indicated no change in interest.
2. Question two asked whether the interest had changed when the group became aware that the Department of Agriculture was involved in instructing the course?

Two indicated it increased their interest while seven indicated it had not changed their interest.

An analysis of these two questions would indicate an increased interest in favor of a private consulting group.

3. Question three asked if the "Goal Setting" session influenced their interest in attending the course. Eight responded that it had increased their interest while one indicated no effect. This response would strongly support such sessions in future programs.

4. Question four asked for a short explanation as to how the group members would describe the course to a neighbor! Answers were:

- Setting goals that I'd like to achieve in the near and extended future. Setting priorities in a business like manner.
- The course dealt with the important issues necessary for family and farm success.
- This course puts your personal goals, mixed with your financial statements, to give an outlook on life, mixed with business.
- A very interesting program that deals with goal setting and setting priorities in making decisions. Deals not only with farm business management but with personal fullfillment of the family.
- A short comprehensive study regarding farm management. This includes personal "goal setting" and financial management.
- The course was about goal setting, priorities, financial aspects. In general a great program for family farm success. Just what the doctor ordered.
- This was a farm management course involving the human/people/emotional side to farming. Other courses only deal with cold, hard, facts and figures.
- Involves materials and guidelines to put you on the right track to achieve your goals.
- This course ties the family as a whole toward the business of farming.

5. Question five asked why farm families may not wish to attend such a program? Conflict with other activities was the major reason cited. Not aware of the program was next. Lack of interest and the confidentiality of personal matters were also mentioned. Such a program demands commitment, time, work, and in-depth evaluation which some people are not prepared to do.
6. When asked how the group members heard about the course all nine indicated their banker.

   Other comments were:

   - It demands commitments, time, work, in-depth evaluation which some people don't like to do.
   - A reluctance to put forth the effort to attend.
   - The course was not advertised effectively.

Observations

- The Farm Business Group program did meet member expectations.
- Members felt that inputs were quite adequate.
- Participation by members was deemed to be good in maintaining positive interaction.
- Members felt that program activities did provide enough information to maintain interest in the program.
- Members felt that seminar presentations were quite adequate.
- Members were of the opinion that the program was effective in assisting them to identify personal goals.
- Members would recommend the program to neighbors.
- Members were most definite in support of a second year program.
- Members were of the opinion that they did become more interested in management because of the program.
- Significant learning, and an improved understanding, of management, did occur.
- Both short and long-term goals were considered important.
- There has been a positive attitude change towards decision making on the farm due to involvement in the Farm Business program.
- The "Goals Identification" process would improve both working relationships, family member understanding and decision making on future management decisions.

- Goal setting has improved working relationships, decision making, and priorizing of capital expenditures in the decision making process.

- Short and long-term goals should be reviewed and revised constantly.

- The sessions on financial assets and liabilities; cash flow forecasting; income statements and net worth statements; have helped in the Farm Business Decision Making Process.

- There is an identified future potential of an increase in both production and income from applying the information obtained in the course.

- The Farm Business Group program has had a most favorable impact on the management effectiveness of the members.

- There is a need for greater involvement by wives in programs such as this.

- The Farm Business Program has provided members with new skills and "know how" to successfully manage their farm in the future.

- That the method of contracting a "Consulting firm" to develop and implement a Farm Management Program has been effective in providing a balanced farm management program to farmers. There was an increase in interest due to the fact that a private consulting group were involved in instructing the course.

- The "Goal Setting" session increased the interest in the program.

- Conflict with other activities was the major reason cited for not participating in the program. Not aware of the program was next, while lack of interest, and the

confidentiality of personal matters were also mentioned.

- It was of interest to note that all members of the Humboldt group were referred to the program by their banker.

- The program did command commitment, time, work and an in-depth evaluation by each member.

Conclusions

The members of the Humboldt Farm Business Group have achieved a most significant increase in what they now know and can put into practice in the management decisions required in the day to day operation of their farms. They were most positive about the program. "A Great program for family farm success. Just what the doctor ordered".

- "This was a farm management course involving the human/people/emotional side of farming. Other courses only deal with cold, hard facts and figures."
- "This course ties the family, as a whole, toward the business of farming."
- "This course puts your personal goals, mixed with your financial statements, to give an outlook on life, mixed with business."

Recommendations

- That the program should be continued for at least one more year.
- That to maximize program results the goals and objectives should be very clearly identified.
- That the method of a contractual agreement with outside consultants should be given consideration in future programs.
- That to maximize learning, programs similar to the North-East Farm Business Program, should be at least two years duration, preferably three years.
- There is an identified need for a similar program for new participants next year.
- Husbands and wives should be partners in future programs.
- Members should be involved in planning future programs.
- Members should be recognized for their achievements.
- That, in future programs, there should be a close linkage with Saskatchewan Department of Agriculture offices. This will assure local identity and legitimization of program activities. It should also affect a degree of shared responsibilities for program activities.
- There should be more computer inputs in any future programs.
- Marketing should be an on-going part of future courses.
- There is a need for an increase in publicity for future programs.

Appendix 8

Glenco Agricultural Consultative Services

Farm Business Group Evaluation

1. Spalding Farm Business Group

The Farm Business Group Program, is a co-operative program offered by Sask. Agriculture and Impact Consulting Services. Funding, to carry out these programs, is provided through the Canada-Saskatchewan Subsidiary Agreement for Agriculture under the Economic and Regional Development Agreement. One of the requirements of the Agreement is that program activities be evaluated at some time during the programs duration.

The evaluation method used is called "Reflective Appraisal of Programs." It is a method of using systematic assessments of activities by program participants at seven levels of the program - INPUTS; ACTIVITIES; INVOLVEMENT; REACTIONS; KNOWLEDGE, SKILLS AND ATTITUDE CHANGE; PRACTICE CHANGE; and END RESULTS. This method is usually quite reliable;[1] and provides information quickly that can be used for immediate decision-making purposes by program leaders. It has been used to evaluate a number of major Extension programs in Manitoba. The method was developed by the U.S.D.A. and is now used quite extensively by Extension services in the United States.

The Spalding Farm Business Group had nine members complete the evaluation questionnaire. The major purpose of the questionnaire was to determine the learning and increased understanding which has occurred by participating in Farm Business program of meetings and seminars. An analysis of the results is as follows:

1. Question one asked "As a Participant in the Farm Business Group, Do You Feel That the Instructors, Video Tapes, Slide Tapes, Manuals and Other Materials Were Adequate to Meet the Requirements of the Program Activities?" Table 1 Summarizes the responses.

Table 1

A Review of Participants Feelings on Inputs

	Number	Percent
Very adequate	2	22
Fairly adequate	7	78
Slightly adequate	-	-
Inadequate	-	-

Comments were:

- The first two courses were excellent. The last two sessions were not quite as informative.

The response would indicate that the majority were satisfied with the inputs.

2. Question two deals with expectations. It asked "As a Participant in the Farm Business Group Program, Would You Say That the Programs Have Met Your Perceived Expectations?" Table 2 summarizes the responses:

Table 2

A Review of Group Expectations

	Number	Percent
Very well	-	-
Fairly well	7	78
Slightly	2	22
Not at all	-	-

One could conclude that the program did meet the expectations of the participants fairly well. However in looking at the analysis it would indicate that this group is not as conclusive as other groups.

3. Question three asked "As a Participant, do You Feel That the Program Activities Provided Enough Information to Maintain Good Interest in the Program?" Table 3 reviews the results.

Table 3

A Review of the Maintained Interest in the Program

	Number	Percent
Great extent	3	33
Fair extent	4	44
Slight extent	2	22
Not at all	-	-

The responses would indicate that fairly good interest was maintained throughout the program. Again not as positive as other groups.

4. Question four related to the need for additional topics for future programs. It asked "Do You Feel There Is a Need to Add New Topics to the Program to Achieve a More Complete Understanding of Goal Setting and Financial Statements?" Table 4 summarizes responses:

Table 4

A Review of the Need for Additional Programs on Goal Setting and Financial Statements

	Number	Percent
A great need	-	-
A fair need	6	67
A slight need	-	-
No need	3	33

There were no additional comments. The figures would indicate that participants were satisfied with the program as presented with little need for change or added programs.

5. Question five asked "Do You Feel That There Was Adequate Involvement by the Group Members to Provide for Good Interaction Between the Instructors and Members?" A summary follows in Table 5.

Table 5

A Review of Participant Involvement

	Number	Percent
Very adequate	6	67
Fairly adequate	3	33
Slightly adequate	-	-
Inadequate	-	-

The respondents reactions would indicate good involvement and interaction between the participants and instructors.

6. Question six reviewed seminar presentations related to information and understanding of the topics. It read "Did the Presentations by the Seminar Leaders Provide Adequate Information for you to Understand the Topic(s)?" Table 6 summarizes replies.

Table 6

A Review of the Adequacy of Presentations

	Number	Percent
Very adequate	-	-
Fairly adequate	9	100
Slightly adequate	-	-
Inadequate	-	-

The responses would indicate that participants felt that the leaders did provide a fairly good learning experience.

7. Question seven asked "As a Participant in the Farm Business Group do You Feel That the Program Was Effective in Helping You Meet Your Identified Personal Goals?" Table 7 summarizes responses.

Table 7

A Summary of Program Effectiveness in Meeting Personal Goals

	Number	Percent
Very effective	3	33
Fairly effective	6	67
Slightly effective	-	-
Ineffective	-	-

From the summary of responses one would conclude that the program did help participants in meeting their identified personal goals.

8. Question eight tested their reactions in recommending the program to neighbors. It asked "Now That You Have Completed One Year in a Farm Business Program Would You Recommend it to Neighbors?" Table 8 is a summary of responses.

Comments were:

- It helps with the documents such as cash flow, etc.

Table 8

A Review of How Participants Would Consider a Farm Business Group Program for Neighbors

	Number	Percent
Very highly	4	44
Fairly highly	3	33
With reservations	2	22
Not at all	-	-

With a 44% very high and 33% fairly high response, members would recommend a similar program to neighbors. Again less conclusive than other groups.

9. Question nine related to interest in continuing the program for another year. It asked "Would You Be Interested in Continuing for Another Year With a Different Program?" Table 9 summarizes responses:

Table 9

A Review of Members Future Aspirations

	Number	Percent
Very interested	4	44
Fairly interested	3	33
Slightly interested	2	22
Not interested	-	-

With 44% very interested and 33% fairly interested the indications are that interest would be good for a new program next year. Again less enthusiastic than other groups.

10. Question ten asked "To What Extent Did You Become More Interested in Farm Business Management Because of the Farm Business Group?" Table 10 summarizes responses:

Table 10

A Summary of Interest Generated in Farm Business Management

	Number	Percent
Great extent	1	11
Fair extent	6	67
Slight extent	2	22
Not at all	-	-

Comments were:

- It helps to interest me in that I know what is going on with different aspects of management.

One could conclude that the program has definitely increased the interest in overall Farm Business Management.

11. Question eleven asked "To What Extent, Did You Develop New Skills, or Improved Understanding or Learn New Ideas From Your Participation in the Farm Business Group Programs?" Table 11 summarizes responses.

From the analysis of the responses one could conclude that the program did provide a good learning experience. Learning did occur in all program activities. Greatest learning appeared to occur in the sessions on short and long-term goals; goal identification; self assessment; net worth; financial liabilities; financial assets; and cash-flow forecasting. Two respondents replied that no learning occurred in the sessions on depreciation; three on taxation; and one on balance sheets.

Table 11

A Summary of Responses to New Skills and Knowledge Learned from the Farm Business Program

	Great Extent		Fair Extent		Slight Extent		Not at all	
	#	%	#	%	#	%	#	%
Self-Assessment	2	29	5	71	-	-	-	-
Identifying Your Goals	2	25	5	63	1	12	-	-
Long-Term Goals	3	43	3	43	1	14	-	-
Short-Term Goals	2	25	5	63	1	12	-	-
Priority Setting	2	25	3	37	3	37	-	-
Financial Assets	3	33	5	56	1	11	-	-
Financial Liabilities	4	44	4	44	1	11	-	-
Net Worth	4	44	4	44	1	11	-	-
Working Capital	4	44	3	33	2	22	-	-
Cash-Flow Forecasting	3	33	5	56	1	11	-	-
Income Statements	1	11	7	78	1	11	-	-
Depreciation	2	22	4	44	1	11	2	22
Loan Management	4	44	4	44	1	11	-	-
Taxation	1	20	1	20	-	-	3	60
Balance Sheets	1	17	4	66	-	-	1	17

12. Question twelve related to the decision-making process. It asked "How Important Is It to You, that All Parties, Affected by Decisions Made, Be a Part of the Decision Making Process?" Table 12 summarizes replies.

Table 12

A Summary of the Importance of Involvement in the Decision Making Process

	Number	Percent
Very important	6	67
Fairly important	3	33
Slightly important	-	-
Not important	-	-

Participants in the program certainly were of the opinion that involvement, by all parties concerned, was of utmost importance in the Decision-Making Process.

13. Questions thirteen to nineteen related to "Goals". Question thirteen asked "How Important to You Are (a) Short-Term Goals?; (b) Long-Term Goals?" Table 13 is a summary of participant feelings:

Table 13

A Summary of Participants Feelings Towards (a) Short-Term Goals and (b) Long-Term Goals

	Number	Percent
(a) Short-Term Goals		
Very important	2	28
Fairly important	5	72
Slightly important	-	-
Not important	-	-
(b) Long-Term Goals		
Very important	6	86
Fairly important	1	14
Slightly important	-	-
Not important	-	-

With a 100% response in the top two categories respondents left little doubt that both short-term and long-term goals were important to them.

14. Question fourteen asked "How Much Influence Should Established Goals Have on Future Management Decisions?" Table 14 outlines responses:

Table 14

A Summary of Participants Feelings Towards the Influence of Established Goals on Management Decisions

	Number	Percent
Very much	3	37
Much	3	37
Very little	2	25
None	-	-

Again participants leave little doubt as to the need for established goals in influencing future management decisions.

15. Question fifteen asked "To What Extent Do You Feel "The Goals Identification Process" Will Improve the Working Relationships in a Multiple-Partner Operation?" Table 15 summarizes participant feelings.

In this question the group members were conclusive in their thoughts that a "Goal Identification Process" would improve the working relationships in a Multiple-Partner operation.

Table 15

A Review of Participant Feelings on the Extent to Which They Felt "The Goals Identification Process" Would Improve Working Relationships in a Multiple-Partner Operation

	Number	Percent
Great extent	3	43
Fair extent	3	43
Slight extent	1	14
Not at all	-	-

16. Question sixteen asked "To What Extent Do You Feel "Goal Setting" Will Improve All Family Members Understanding of the Family Business?" Table 16 summarizes replies:

Table 16

The Extent of Participant Feeling on How Goal Setting Would Improve Family Members Understanding of the Family Business

	Number	Percent
Great extent	1	17
Fair extent	4	66
Slight extent	1	17
Not at all	-	-

The results would indicate that respondents felt "Goal Setting" would improve family members understanding of the family business.

17. Question seventeen asked "To What Extent Do You Feel "Goal Setting" Has Improved the Working Relationships of Your Family in Making Farm Business Decisions?" Table 17 summarizes responses.

Table 17

The Extent that "Goal Setting has had on the Improvement of Working Relationships in Decision Making

	Number	Percent
Great extent	1	13
Fair extent	3	37
Slight extent	4	50
Not at all	-	-

While the response did not indicate an overwhelming

improvement, in working relationships the respondents did however feel that there was some improvement and that it was in a positive direction.

18. Question eighteen asked "To What Extent Has the "Goal Setting Process" Helped You to Priorize for Future Capital Expenditures in Your Farm Business?" Table 18 summarizes responses.

Table 18

The Extent the "Goal Setting Process" Has Helped in Priorizing Future Capital Expenditures

	Number	Percent
Great extent	-	-
Fair extent	4	50
Slight extent	3	37
Not at all	1	13

While not having a great impact on priorizing, the response would indicate that the "Goal Setting Process" has had some impact on priorizing for future capital expenditures. It has not been as significant as Wakaw or Humboldt.

19. Question nineteen asked "(a) How Often Do You Feel Short-Term Goals Should Be Reviewed and Revised Accordingly?" (b) How Often Do You Feel Long-Term Goals Should Be Reviewed and Revised Accordingly?" Table 19 indicates feelings on short and long-term goals.

Table 19

An Indication as to How Often Respondents Feel Long and Short-Term Goals Should be Reviewed and Revised

(a) Short-Term Goals

Every Month	Every 3 Months	Every 6 Months	Every 12 Months
1	-	3	4

(b) Long-Term Goals

Every 6 Months	Annually	Every 2 Years	Every 5 Years
1	3	3	2

While not a clear cut concensus, it would indicate that the majority of respondents were of the opinion that short-term goals should be reviewed at least every 12 months, while long-term goals should be reviewed every one to two years.

20. Question twenty related to the "Financial Assets and Liability" session. It asked "To What Extent Has the "Financial Assets and Liability" Session Helped You in Making Your Farm Business Decisions?" Table 20 summarizes responses:

Table 20

The Extent to Which the Session on Financial Assets and Liabilities Has Helped in Decision Making

	Number	Percent
Great extent	4	44.5
Fair extent	4	44.5
Slight extent	1	11
Not at all	-	-

With 89% of respondents in the first two categories they feel that this session has definitely helped them in making decisions.

21. Question twenty-one related to the use of Cash Flow Forecasting and Income Statements in helping to make management decisions. It asked "To What Extent Has the Use of Cash Flow Forecasting and Income Statement Helped You in Making Your Farm Business Decisions?" Table 21 summarizes the responses:

Table 21

The Extent to Which Cash Flow Statements and Income Statements Helped in Decision Making

	Number	Percent
Great extent	2	22
Fair extent	6	67
Slight extent	1	11
Not at all	-	-

Respondents were positive towards identifying Cash Flows and Income Statements as being helpful in making decisions about the farm business. They have had an impact in Decision Making.

22. Question twenty-two dealt with Net Worth Statements in Decision Making. It asked "To What Extent Do You Feel That Net Worth Statements Assist You in Making Your Business Decisions?" Table 22 reviews participant feelings:

Table 22

The Extent That Net Worth Statements Influenced Decision Making

	Number	Percent
Great extent	1	11
Fair extent	5	56
Slight extent	2	22
Not at all	1	11

While not as strong an influence as cash flows, net worth statements are influencing participants in their decisions about the farm business. One respondent was of the opinion that they did not help.

23. Question twenty-three related to production and income. It asked "From the Information Received in the Farm Business Group Program Do You Feel, That by Applying This Information in the Decision Making on Your Farm, That it Could Lead to an Increase in (a) Production and (b) Income?" Table 23 outlines numbers of respondents identifying in each range for production and income.

Table 23

An Indication as to How the Respondents Feel About the Future Impact of the Program on (a) Production and (b) Income

(a) Production

+25% Change	20-25% Change	10-20% Change	0-10% Change	No Change	Decrease
-	-	2	3	2	-

(b) Income

+25% Change	20-25% Change	10-20% Change	0-10% Change	No Change	Decrease
-	-	3	3	-	-

Of those responding, it is of interest to note that most respondents in each category were of the opinion that it would increase production and income. Two felt that there would be no change in production. These figures would indicate a positive attitude towards the program and the potential impact on the farm business.

24. Question twenty-four asked "Finally Would You Say That Because of the Farm Business Group Program That Overall You Are Now Able to More Effectively Manage Your Farm Business?" Table 24 summarizes program effectiveness in

improving management.

Table 24

A Summary of Responses on the Improved Effectiveness of Management

	Number	Percent
Much more effective	-	-
More effective	4	44
Slightly more effective	5	56
No change	-	-

The response would indicate that the Farm Business Group Program has had a favorable impact on the effectiveness with which participants will manage their farm business.

25. Question twenty-five asked what features participants liked best about the program. Responses were:
    - Cash flow, income statements, grain marketing.
    - Goal setting and commuting between the family.
    - Interaction with other members
    - Hand outs, overheads
    - The afternoon with the input on filing out net worth statements, cash flow, etc.
    - Fin. management
    - There are points of value that one can acquire.
26. Question twenty-six asked what participants liked least about the program. Responses were:
    - Somewhat lack of general direction (somewhat disorganized) discussion somewhat to drawn out.
    - goal setting seemed repititious and long
    - the morning sessions on goal setting
    - Repitious, not as much written material as not as much discussing time.
    - Goal planning
27. Question twenty-seven asked for suggestions to improve the program. Responses were:
    - More on marketing
    - More input on the Financial Management part of the course.
    - More time on book keeping part.
    - More concise discussion

28. If the programs were to continue in 1986-87 suggestions for program content were:
- Would like to see it sponsored by the Sask. Ag. Board rather than Manitoba.
- Add more depth to the program add to what we now know by getting more depth.

Additional questions asked were:

1. (a) As to whether interest in attending the course increased or decreased when participants became aware that instruction was to be given by a private consultant? Of the seven responses three indicated no change; two indicated an increase and two a decrease.
   (b) As to whether interest in attending the course increased or decreased when participants became aware that the Department of Agriculture was involved in instructing the course? Nine responded that there was no change in interest, while three indicated an increased interest. The overall concensus would be an increased interest due to the involvement of the Department of Agriculture.
2. Question two asked whether the "Goal Setting" session caused an increase or decrease in interest in attending the course. Six respondents indicated no effect; one said it increased the interest while two responded that it caused a decline in their interest.
3. Question three asked each participant to explain how they would describe the course to neighbors. Responses were:
   - Familarizing one's self with financial records and record keeping.
   - Sound farm management on long term basis.
   - Anytime something of value is learned, time is well spent.
4. This question asked for reasons as to why farm families would not wish to become involved in the course. Seven identified a time conflict with other courses; six responses indicated a concern about possible disclosure of personal financial matters; two felt there was inadequate publicity to create awareness; one felt registration could be too high; and one felt the topics may not have interested people. One commented that people were not aware of the quality or

detail of the course.

5. As to how respondents heard about the course there were seven replies that it was through their banker. A neighbor was also mentioned as a course referral.

Observations

- The Farm Business Group program did meet member expectations, although not as conclusive as other groups.
- Members felt that inputs were adequate.
- Participation by members was deemed to be good in maintaining positive interaction.
- Members felt that interaction between members and instructors was good.
- Members felt that program activities did provide enough information to maintain interest in the program.
- Members felt little need for a change in, or added topics, to the program.
- Members felt that seminar presentations were quite adequate, and did provide for a fairly good learning experience.
- Members were of the opinion that the program was effective in assisting them to identify personal goals.
- Members would recommend the program to neighbors. Again not as conclusive as other groups.
- Members were most definite in support of a second year program. Not as enthusiastic as other groups.
- Members were of the opinion that they did become more interested in management because of the program.
- Significant learning, and an improved understanding, of management, did occur. Least learning occurred in the sessions on taxation and balance sheets.

- Both short and long-term goals were considered important.

- Members felt that all parties, affected by decisions made, should be involved in the decision making process.

- There has been a positive attitude change towards decision making on the farm due to involvement in the Farm Business program.

- The "Goals Identification" process would improve both working relationships, family member understanding and decision making on future management decisions.

- Goal setting has improved working relationships, decision making, and priorizing of capital expenditures in the decision making process.

- Short and long-term goals should be reviewed and revised constantly. Short-term every 12 months. Long-term every 1-2 years.

- The sessions on financial assets and liabilities; cash flow forecasting; income statements and net worth statements; have helped in the Farm Business Decision Making Process.

- There is an identified future potential of an increase in both production and income from applying the information obtained in the course.

- The Farm Business Group program has had a most favorable impact on the management effectiveness of the members.

- The Farm Business Program has provided members with new skills and "know how" to successfully manage their farm in the future.

- There was a good balance between the "financial management" and "goal-setting" sessions in terms of what participants liked best about the program.

- There was an expressed concern about organization, repetition, and discussion time with some sessions. This appeared to relate more to the goal setting sessions.

- The group were neutral from the standpoint of any great concern about the interest in the program from the goal-setting session.

- Time conflicts; confidentiality; lack of publicity, and registration fees were identified as reasons for non-participation by farm families.

- The banker was the key actor in telling potential members about the program.

- That the method of contracting a "Consulting firm" to develop and implement a Farm Management Program has been effective in providing a balanced farm management program to farmers, despite what was indicated regarding interest.

Conclusions

The members of the Spalding Farm Business Group have achieved a most significant increase in what they now know and can put into practice in the management decisions required in the day to day operation of their farms. The objective of facilitating a change in knowledge, skills, appreciation, and increased understanding has been achieved.

Recommendations

- That the program should be continued for at least one more year.

- That to maximize program results the goals and objectives should be very clearly identified.

- That the method of a contractual agreement with outside consultants should be given consideration in future programs. This will vary from district to district. Planners must know the district and the "people".

- Future programs must be well organized, avoid repetition, and structured for good use of discussion time.

- That to maximize learning, programs similar to the North-East Farm Business Program, should be at least two years duration, preferably three years.

- There is an identified need for a similar program for new participants next year.

- Husbands and wives should be partners in future programs.

- Members should be involved in planning future programs.

- Members should be recognized for their achievements.

- That, in future programs, there should be a close linkage with Saskatchewan Department of Agriculture offices. This will assure local identity and legitimization of program activities. It should also affect a degree of shared responsibilities for program activities.

- There should be more computer inputs in any future programs, also more inputs in financial management, bookkeeping, and more discussion time.

Any further comments:_____

_____

_____

17. To What Extent Do You Feel "Goal Setting" Has Improved The Working Relationships Of Your Family In Making Farm Business Goals?

Great Extent	Fair Extent	Slight Extent	Not at all
____	____	____	____
____	____	____	____

Any further comments: _____

_____

_____

18. To What Extent Has The " Goal Setting Process" Helped You To Priorize For Future Capital Expenditures In Your Farm Business?

Great Extent	Fair Extent	Slight Extent	Not at all
____	____	____	____
____	____	____	____

Any comments _____

_____

_____

19. (a) How Often Do You Feel Short-Term Goals Should Be Reviewed And Revised Accordingly?

Every Month	Every 3 Months	Every 6 Months	Every 12 Months
____	____	____	____
____	____	____	____

Any comments _____

_____

(b) How Often Do You Feel Long-Term Goals Should Be Reviewed And Revised Accordingly?

Every 6 months	Annually	Every 2 years	Every 5 years
____	____	____	____
____	____	____	____

Any comments _____

_____

20. To What Extent Has The "Financial Assets And Liability" Session Helped You In Making Your Farm Business Decisions?

Great Extent	Fair Extent	Slight Extent	Not at all
____	____	____	____
____	____	____	____

Any comments _____

_____

21. To What Extent Has The Use Of Cash Flow Forecasting and Income Statement Helped You In Making Your Farm Business Decisions?

Great Extent	Fair Extent	Slight Extent	Not at all
____	____	____	____
____	____	____	____

Any comments _____

_____

_____

22. To What Extent Do You Feel That Net Worth Statements Assist You In Making Your Business Decisions?

Great Extent	Fair Extent	Slight Extent	Not at all
____	____	____	____
____	____	____	____

Any comments _____

_____

_____

23. From The Information Received In The Farm Business Group Program Do You Feel, That By Applying This Information In The Decision Making On Your Farm, That It Could Lead To An Increase In (a) Production and (b) Income?

(a) Production

+25% Change	20-25% Change	10-20% Change	0-10% Change	No Change	Decrease
____	____	____	____	____	____
____	____	____	____	____	____

Any comments _____

_____

(b) Income

+25% Change	20-25% Change	10-20% Change	0-10% Change	No Change	Decrease
____	____	____	____	____	____
____	____	____	____	____	____

Any comments _____

_____

24. Finally Would You Say That Because Of The Farm Business Group Program That Overall You Are Now Able To More Effectively Manage Your Farm Business?

Much More Effective	More Effective	Slightly More Effective	No Change
____	____	____	____
____	____	____	____

Any comments which you would like to make: _____

_____

_____

25. What Feature(s) Did You Like Most About The Farm Business Program?

_____

_____

_____

26. What Feature(s) Did You Like Least About The Program?

_____

_____

_____

27. What Suggestions Do You Have To Improve The Program?

_____

_____

_____

28. If The Farm Business Program Is Continued Next Year What Suggestions Do You Have For Program Content?

_____

_____

_____

29. Do You Have Any Further Comments Which You Might Wish To Make?

_____

_____

_____

Thank you for your cooperation in completing the questionnaire.

Yours truly,

Glenn A. Arnott

Appendix 3

Glenco Agricultural Consultant Services

Farm Management Program Questionnaire

Dear Farm Manager:

This questionnaire is designed to determine the levels of understanding by farmers in a series of Farm Management topics. Your cooperation and assistance in completing the questions will assist the program leaders to develop the programs that best meet the needs and interests of the majority of the group. It will also assist you, as a program participant, to establish your level of understanding in a number of related subjects, and to make the best possible use of your knowledge and skills in participating in all program activities.

Please read each section and question carefully. If a question does not apply to you leave it blank. Please be assured that individual responses and comments will be held in strict confidence.

Thank you for your cooperation and assistance.

Yours truly,

Glenn A. Arnott
Agrologist

Section 1:

To help the program leaders design a good program for you they need to know some things about you and your farm. You can be assured that all responses are anonymous and confidential.

1. How many years have you been farming?
   _____ a) 1 to 5 years
   _____ b) 6 to 10 years
   _____ c) 11 to 15 years
   _____ d) 16 to 20 years
   _____ e) 21 to 25 years
   _____ f) 26 to 30 years
   _____ g) Over 30 years

2. Currently, what is the size of your farm? (include rented land if applicable)
   _____ a) Under 160 acres
   _____ b) 160 acres or over but less than 1 section
   _____ c) 1 section or over but less than 1½ sections
   _____ d) 1½ sections or over but less than 2 sections
   _____ e) 2 sections or over but less than 3 sections
   _____ f) 3 or more sections

3. Of the following livestock, how many of each do you raise and sell each year?
   _____ Hogs
   _____ Cattle
   _____ Other _____

4. Which of the following contribute to your yearly income? (Check all that apply to you)
   _____ a) Livestock Production
   _____ b) Grain Production
   _____ c) Custom Work
   _____ d) Dairy
   _____ e) Poultry
   _____ f) Seed growing and feed sales
   _____ g) Breeding Stock
   h) Other

5. Of the following which <u>one</u> contributes the <u>most</u> to your yearly income?

_____ a) Livestock Production
_____ b) Grain production (all types)
_____ c) Custom work
_____ d) Dairy
_____ e) Poultry
_____ f) Seed growing and feed sales (Forage Production)
_____ g) Breeding stock
_____ h) Other _____

6. <u>In the past 3 years</u>, have you used the following professional services?

a) Chartered Accountant	_____ Yes	_____ No
b) Lawyer	_____ Yes	_____ No
c) Business Consultant	_____ Yes	_____ No
d) Agricultural Representative	_____ Yes	_____ No

7. What business form is your farm set up under?

_____ a) Sole Proprietorship
_____ b) Partnership
What is the nature of your partnership?
_____ i) Father & Son
_____ ii) Brothers
_____ iii) Other _____
_____ c) Incorporated

8. If you use an accountant, what purpose(s) does he/she provide?

_____ a) Acts as an advisor
_____ b) Does regular bookeeping
_____ c) Taxation
_____ d) Other _____

9. Who records "daily transactions in your operation?

_____ a) Husband
_____ b) Wife
_____ c) Bookeeper
_____ d) Other _____
_____ e) No formal record keeping procedure

- Marketing should be an on-going part of future courses.
- There is a need for more advanced publicity for future programs.
- Timing, to avoid community activity conflicts, is an important future consideration.

Appendix 9

Glenco Agricultural Consultative Services
Farm Business Group Evaluation

1. Hoey Farm Business Group

The Farm Business Group Program, is a co-operative program offered by Sask. Agriculture and Impact Consulting Services. Funding, to carry out these programs, is provided through the Canada-Saskatchewan Subsidiary Agreement for Agriculture under the Economic and Regional Development Agreement. One of the requirements of the Agreement is that program activities be evaluated at some time during the programs duration.

The evaluation method used is called "Reflective Appraisal of Programs". It is a method of using systematic assessments of activities by program participants at seven levels of the program - INPUTS; ACTIVITIES; INVOLVEMENT; REACTIONS; KNOWLEDGE, SKILLS AND ATTITUDE CHANGE; PRACTICE CHANGE; and END RESULTS. This method is usually quite reliable; and provides information quickly that can be used for immediate decision-making purposes by program leaders. It has been used to evaluate a number of major Extension programs in Manitoba. The method was developed by the U.S.D.A. and is now used quite extensively by Extension services in the United States.

The Hoey Farm Business Group had eight members complete the evaluation questionnaire. The major purpose of the questionnaire was to determine the learning and increased understanding which has occurred by participating in Farm Business program of meetings and seminars. An analysis of the results is as follows:

1. Question one asked "As a Participant in the Farm Business Group, Do You Feel That the Instructors, Video Tapes, Slide Tapes, Manuals and Other Materials Were Adequate to Meet the Requirements of the Program Activities?" Table 1 summarizes the responses.

Table 1

A Review of Participants Feelings on Inputs

	Number	Percent
Very adequate	7	88
Fairly adequate	1	12
Slightly adequate	-	-
Inadequate	-	-

Comments were:

- The video was not a very good quality (sound etc.) but since this started a lot of discussion it would be useful to have more of them.

With a 100% favorable response the conclusion would indicate that the majority were quite satisfied with the inputs.

2. Question two deals with expectations. It asked "As a Participant in the Farm Business Group Program, Would you Say That the Programs Have Met Your Perceived Expectations?" Table 2 summarizes the responses:

Table 2

A Review of Group Expectations

	Number	Percent
Very well	7	88
Fairly well	1	12
Slightly	-	-
Not at all	-	-

Comments were:

- I took a similar class last year and took it again because of all the valuable information.
- I would have liked more time with the Instructor and computer.

With an 88% response indicating very well; one could conclude that the program did meet the expectations of the participants in the program. Of interest was the expectation to do more computer work, and spend more time with the instructor.

3. Question three asked "As a Participant, do you Feel That the Program Activities Provided Enough Information to Maintain Good Interest in the Program?" Table 3 reviews the results.

Table 3

A Review of the Maintained Interest in the Program

	Number	Percent
Great extent	6	75
Fair extent	2	25
Slight extent	-	-
Not at all	-	-

Comments were:

- Questions on income tax, land sale agreements and a few others were not answered which might have left a few people frustrated.

The responses would indicate that a very good interest was maintained throughout the program.

4. Question four related to the need for additional topics for future programs. It asked "Do You Feel There Is a Need to Add New Topics to the Program to Achieve a More Complete Understanding of Goal Setting and Financial Statements?" Table 4 summarizes responses:

Table 4

A Review of the Need for Additional Programs on Goal Setting and Financial Statements

	Number	Percent
A great need	-	-
A fair need	3	37
A slight need	-	-
No need	5	63

Comments were:

- There are always details which take a while to grasp and fully understand.
- I feel there were plenty of information regarding these.

The figures would indicate that participants were quite satisfied with the program as presented with little need for change or added programs.

5. Question five asked "Do You Feel That There Was Adequate Involvement by the Group Members to Provide for Good Interaction Between the Instructors and Members?" A summary follows in Table 5.

Table 5

A Review of Participant Involvement

	Number	Percent
Very adequate	7	88
Fairly adequate	1	12
Slightly adequate	-	-
Inadequate	-	-

Comments were:

- I think that "all" parties involved in the farm should have been there also.
- We had a good group.

The respondents reactions would indicate good involvement and interaction between the participants and instructors.

6. Question six reviewed seminar presentations related to information and understanding of the topics. It read "Did the Presentations by the Seminar Leaders Provide Adequate Information for you to Understand the Topic(s)?" Table 6 summarizes replies.

Table 6

A Review of the Adequacy of Presentations

	Number	Percent
Very adequate	6	75
Fairly adequate	2	25
Slightly adequate	-	-
Inadequate	-	-

Comments were:

- I find the program was a bit too condensed. It could be given in 6 sessions instead of 4.

The responses would indicate that participants felt that the leaders did provide a good learning experience.

7. Question seven asked "As a Participant in the Farm Business Group do You Feel that the Program Was Effective in Helping You Meet Your Identified Personal Goals?" Table 7 summarizes responses.

From the summary of responses one would conclude that the program did help participants in meeting their identified personal goals.

Table 7

A Summary of Program Effectiveness in Meeting Personal Goals

	Number	Percent
Very effective	4	50
Fairly effective	3	38
Slightly effective	1	12
Ineffective	-	-

8. Question eight tested their reactions in recommending the program to neighbors. It asked "Now That You Have Completed One Year in a Farm Business Program Would You Recommend it to Neighbors?" Table 8 is a summary of responses.

Table 8

A Review of How Participants Would Consider a Farm Business Group Program for Neighbors

	Number	Percent
Very highly	5	63
Fairly highly	3	37
With reservations	-	-
Not at all	-	-

Comments were:

- I would strongly encourage everyone to take it.
- There's very much to learn for anyone.

With a 63% very high and 37% fairly high response, members would not hesitate to recommend a similar program to neighbors.

9. Question nine related to interest in continuing the program for another year. It asked "Would You Be Interested in Continuing for Another Year With a Different Program?" Table 9 summarizes responses:

Table 9

A Review of Members Future Aspirations

	Number	Percent
Very interested	6	75
Fairly interested	2	25
Slightly interested	-	-
Not interested	-	-

Comments were:

- I've taken 2 years of this one and I feel ready to move on to something else.

With 75% very interested and 25% fairly interested the participants leave little doubt that they are interested in a new program next year.

10. Question ten asked "To What Extent Did You Become More Interested in Farm Business Management Because of the Farm Business Group?" Table 10 summarizes responses:

Table 10

A Summary of Interest Generated in Farm Business Management

	Number	Percent
Great extent	3	37
Fair extent	5	63
Slight extent	-	-
Not at all	-	-

Comments were:

- Once you understand something you can tackle it with more confidence and give farming your best shot!
- I become more interested in the program when we learned to do a cash flow, net worth statement. Learned that the banks are going to ask for these when we apply for loans. We know more where we stand financially.
- Now I know what a net worth statement is, cash flow, accrued cash flow are.
- I was always involved but this course made me more aware of the bookkeeping end of it.
- Was already very interested, the course provided more ways of being involved.
- I realized more all the work involved in keeping records, books and planning.

One could conclude that the program has definitely increased the interest in overall Farm Business Management.

11. Question eleven asked "To What Extent, Did You Develop New Skills, or Improved Understanding or Learn New Ideas From Your Participation in the Farm Business Group Programs?" Table 11 summarizes responses.

Table 11

A Summary of Responses to New Skills and Knowledge Learned from the Farm Business Program

	Great Extent		Fair Extent		Slight Extent		Not at all	
	#	%	#	%	#	%	#	%
Self-Assessment	-	-	8	100	-	-	-	-
Identifying Your Goals	4	50	4	50	-	-	-	-
Long-Term Goals	4	50	4	50	-	-	-	-
Short-Term Goals	4	50	4	50	-	-	-	-
Priority Setting	2	25	4	50	2	25	-	-
Financial Assets	5	63	3	37	-	-	-	-
Financial Liabilities	5	63	3	37	-	-	-	-
Net Worth	5	63	3	37	-	-	-	-
Working Capital	6	75	2	25	-	-	-	-
Cash-Flow Forecasting	3	37	5	63	-	-	-	-
Income Statements	2	25	6	75	-	-	-	-
Depreciation	2	25	4	50	2	25	-	-
Loan Management	2	25	5	63	1	12	-	-

From the analysis of the responses one could conclude that the program did provide a very good learning experience. Significant learning did occur in all program activities. The sessions on priority setting and depreciation could receive an added emphasis.

12. Question twelve related to the decision-making process. It asked "How Important Is It to You, that All Parties, Affected by Decisions Made, Be a Part of the Decision Making Process?" Table 12 summarizes replies.

Table 12

A Summary of the Importance of Involvement in the Decision Making Process

	Number	Percent
Very important	7	88
Fairly important	1	12
Slightly important	-	-
Not important	-	-

Comments were:

- With a husband and wife team, it has to be together all the way.

Again participants leave little doubt as to the need for established goals in influencing future management decisions.

15. Question fifteen asked "To What Extent Do You Feel "The Goals Identification Process" Will Improve the Working Relationships in a Multiple-Partner Operation?" Table 15 summarizes participant feelings.

Table 15

A Review of Participant Feelings on the Extent to Which They Felt "The Goals Identification Process" Would Improve Working Relationships in a Multiple-Partner Operation

	Number	Percent
Great extent	5	63
Fair extent	3	37
Slight extent	-	-
Not at all	-	-

Comments were:

- If you can get them all to do the Goals Identification.
- In a multiple family farm, goal identification should be made by all members involved - that in itself is a goal to achieve.

In this question the group members were most definite in their thoughts that a "Goal Identification Process" would improve the working relationships in a Multiple-Partner operation.

16. Question sixteen asked "To What Extent Do You Feel "Goal Setting" Will Improve All Family Members Understanding of the Family Business?" Table 16 summarizes replies:

Table 16

The Extent of Participant Feeling on How Goal Setting Would Improve Family Members Understanding of the Family Business

	Number	Percent
Great extent	2	25
Fair extent	5	63
Slight extent	1	12
Not at all	-	-

Comments were:

- Again if we could have all members do this!

With an 88% of respondents in the top two ratings it would indicate that they felt "Goal Setting" would improve family members understanding of the family business.

17. Question seventeen asked "To What Extent Do You Feel "Goal Setting" Has Improved the Working Relationships of Your Family in Making Farm Business Decisions?" Table 17 summarizes responses.

Table 17

The Extent that "Goal Setting Has Had on the Improvement of Working Relationships in Decision Making

	Number	Percent
Great extent	1	12
Fair extent	3	38
Slight extent	2	25
Not at all	2	25

Comments were:

- Again, not everyone involved has completed this activity, very good between the two of us.

While response did not indicate an overwhelming improvement, in working relationships the respondents did however feel that there was some improvement. Two did indicate that the session did not help them.

18. Question eighteen asked "To What Extent Has the "Goal Setting Process" Helped You to Priorize for Future Capital Expenditures in Your Farm Business?" Table 18 summarizes responses.

Table 18

The Extent the "Goal Setting Process" Has Helped in Priorizing Future Capital Expenditures

	Number	Percent
Great extent	2	25
Fair extent	2	25
Slight extent	4	50
Not at all	-	-

While not having a great impact on priorizing, the response would indicate that the "Goal Setting Process" has had some impact on priorizing for future capital expenditures.

19. Question nineteen asked "(a) How Often Do You Feel Short-Term Goals Should Be Reviewed and Revised Accordingly?" (b) How Often Do You Feel Long-Term Goals Should Be Reviewed and Revised Accordingly?" Table 19 indicates feelings on short and long-term goals.

Table 19

An Indication as to How Often Respondents Feel Long and Short-Term Goals Should be Reviewed and Revised

(a) Short Term Goals

Every Month	Every 3 Months	Every 6 Months	Every 12 Months
1	3	1	3

(b) Long-Term Goals

Every 6 Months	Annually	Every 2 Years	Every 5 Years
1	6	1	-

Comments were:

(a) - Farming is always affected by the unexpected.

(b) - Review what was accomplised in the short term!

While not a clear cut concensus, it would indicate that respondents were of the opinion that short-term goals should be reviewed at least every three or twelve months, while long-term goals should be reviewed annually.

20. Question twenty related to the "Financial Assets and Liability" session. It asked "To What Extent Has the "Financial Assets and Liability" Session Helped You in Making Your Farm Business Decisions?" Table 20 summarizes responses:

Table 20

The Extent to Which the Session on Financial Assets and Liabilities Has Helped in Decision Making

	Number	Percent
Great extent	5	63
Fair extent	3	37
Slight extent	-	-
Not at all	-	-

Comments were:

- Encouraging to see what our net worth is and what our assets when listed are worth.

Responses would indicate a good positive impact on the Decision-Making process.

21. Question twenty-one related to the use of Cash Flow Forecasting and Income Statements in helping to make management decisions. It asked "To What Extent Has the Use of Cash Flow Forecasting and Income Statement Helped You in Making Your Farm Business Decisions?" Table 21 summarizes the responses:

Table 21

The Extent to Which Cash Flow Statements and Income Statements Helped in Decision Making

	Number	Percent
Great extent	4	50
Fair extent	3	37
Slight extent	-	-
Not at all	1	13

Comments were:

- We always have an idea of our cash flow but it's good to put it down on paper!

Respondents were positive towards identifying Cash Flows and Income Statements as being helpful in making decisions about the farm business. They have had an impact in Decision Making. One respondent felt that it has not helped.

22. Question twenty-two dealt with Net Worth Statements in Decision Making. It asked "To What Extent Do You Feel That Net Worth Statements Assist You in Making Your Business Decisions?" Table 22 reviews participant feelings.

Table 22

The Extent That Net Worth Statements Influenced Decision Making

	Number	Percent
Great extent	4	50
Fair extent	4	50
Slight extent	-	-
Not at all	-	-

Net worth statements are definitely influencing participants in their decisions about the farm business.

23. Question twenty-three related to production and income. It asked "From the Information Received in the Farm Business Group Program Do You Feel, That by Applying This Information in the Decision Making on Your Farm, That it Could Lead to an Increase in (a) Production and (b) Income?" Table 23 outlines numbers of respondents identifying in each range for production and income.

Table 23

An Indication as to How the Respondents Feel About the Future Impact of the Program on (a) Production and (b) Income

(a) Production

+25% Change	20-25% Change	10-20% Change	0-10% Change	No Change	Decrease
-	1	2	4	1	-

(b) Income

+25% Change	20-25% Change	10-20% Change	0-10% Change	No Change	Decrease
-	1	2	3	2	-

Comments were:

(a) - Production was not a major problem but making the best use of the income is a challenge.
- Due to economy

(b) - Due to economy

It is of interest to note that all but one in production and two in income had increased production and income. One felt that there would be no change in production and two no change in income. These figures would indicate a very positive attitude towards the program and the potential impact on the farm business.

24. Question twenty-four asked "Finally Would You Say That Because of the Farm Business Group Program That Overall You Are Now Able to More Effectively Manage Your Farm Business?" Table 24 summarizes program effectiveness in improving management.

Comments were:

- Especially in the financial management.

The response would clearly indicate that the Farm Business Group Program has had a favorable impact on the effectiveness with which participants will manage their farm business.

Table 24

A Summary of Responses on the Improved Effectiveness of Management

	Number	Percent
Much more effective	4	50
More effective	3	37
Slightly more effective	1	13
No change	-	-

25. Question twenty-five asked which features participants liked best about the program:
Comments were:
- Discussion
- The accounting aspects
- financial statement
- financial assets liability
- The film we had and also discussion that followed
- Interaction of the group in the goal setting and self-evaluation portion. Two good instructors provided two outlooks, personalities and experiences to draw from.
- Group discussions and financial statements
- The positive attitude of the leaders. Computerized financial reports.

26. Question twenty-six asked what participants liked least about the program.
Comments were:
- The talk given by the banker!
- B of M presentations
- The speaker on the final day did not give us an enthusiastic or very informative presentation. In other words he was boring. The same topic by someone more "alive" would be a great improvement.
- goal settings
- goal setting
- goals
- goal setting
- results from cash flow

27. What suggestions do you have to improve the program?"
They were:

- None really
- None
- Fairly satisfied
- They should suggest "all" parties involved in the farm operation to attend "then" you can really set goals.
- A session with an income tax expert and with a farm estate planner within the course would have been very beneficial.
- More individual time with instructor and computor.
- Having an accountant to answer questions.

28. Suggested program content for a continuation of the program was:
- More information on farm bookkeeping and computerize farm records.
- I would like to hear and see what the older generation (in family farms) think and have to say. If they're not taking the course maybe they could be invited guests or as spectators. Once they're in the room they'll find themselves involved in the discussions.
- Add a single session where other members of a multiple family farm could attend, to "break" them into the ideas gently.
- same as #27 (all parties be involved)
- More farmers to take the course, which they are on their own.
- allow one week in between
- more farmers who are on their own to take the course.

29. Further comments on the program were:
- I really really enjoyed the programs.
- not really
- Allen Blair and Cyril Laforge were very good, not interested in the one from the Bank of Montreal, was just a reviewed and too long.
- Since most of us were multi-family farm people, as I said before, a session with the others involved and then back into the group would be very beneficial.
- Organize a course for multiple family operations and

Please continue with these classes. They're just about worth their weight in gold!!

Observations

- The Farm Business Group program did meet member expectations.
- Members felt that inputs were quite adequate. Of interest was the comment for computer time and time with the instructor.
- Participation by members was deemed to be good in maintaining positive interaction.
- Members felt that program activities did provide enough information to maintain interest in the program.
- There was good interaction between instructors and participants.
- Members felt that seminar presentations were quite adequate, with no need for new topics or changes.
- Members were of the opinion that the program was effective in assisting them to identify personal goals.
- Members would recommend the program to neighbors.
- Members were most definite in support of a second year program.
- Members were of the opinion that they did become more interested in management because of the program.
- Significant learning, and an improved understanding, of management, did occur. Greatest learning was achieved in the Financial Management sessions. More emphasis required on priority setting and depreciation.
- Both short and long-term goals were considered quite important.

- Established goals are a must in influencing future management decisions.

- There has been a positive attitude change towards decision making on the farm due to involvement in the Farm Business program.

- The "Goals Identification" process would improve both working relationships, family member understanding and decision making on future management decisions.

- Goal setting has improved working relationships, decision making, and priorizing of capital expenditures in the decision making process.

- Short and long-term goals should be reviewed and revised constantly.

- The sessions on financial assets and liabilities; cash flow forecasting; income statements and net worth statements; have helped in the Farm Business Decision Making Process.

- There is an identified future potential of an increase in both production and income from applying the information obtained in the course.

- The Farm Business Group program has had a most favorable impact on the management effectiveness of the members.

- The Farm Business Program has provided members with new skills and "know how" to successfully manage their farm in the future.

- In general participants were more receptive to the Financial Management part of the program. They liked

the positive attitude of the leaders, and their instructing styles.

- Participants were not too favorable towards the talk by the banker. Four did not respond to the goal-setting sessions.

- In general members were well satisfied with the program. They did suggest: more time with the computer and instructor; have an accountant to answer questions; include an income tax expert and a farm estate planner; have "all" family members present when goals are being discussed.

- Suggested programs for another year included the need for more information on farm bookkeeping and computers. Also suggested input from "the older generation"family farm operator; a session with all members of a multiple family farm; more farmers should take the course; allow one week between sessions.

- That the method of contracting a "Consulting firm" to develop and implement a Farm Management Program has been effective in providing a balanced farm management program to farmers.

Conclusions

The members of the Hoey Farm Business Group have achieved a most significant increase in what they now know and can put into practice in the management decisions required in the day to day operation of their farms. They were very positive about the programs:

- "I really enjoyed the programs."
- "Allan Blair and Cyril Laforge were very good."
- "Organize a course for multiple family operations and please continue these classes. They're just about worth their weight in gold."

Recommendations

- That the program should be continued for at least one more year.

- That to maximize program results the goals and objectives should be very clearly identified.

- That the method of a contractual agreement with outside consultants should be given consideration in future programs.

- That to maximize learning, programs similar to the North-East Farm Business Program, should be at least two years duration, preferably three years.

- There is an identified need for a similar program for new participants next year.

- Husbands and wives should be partners in future programs.

- Members should be involved in planning future programs.

- Members should be recognized for their achievements.

- That, in future programs, there should be a close linkage with Saskatchewan Department of Agriculture offices. This will assure local identity and legitimization of program activities. It should also affect a degree of shared responsibilities for program activities.

- There should be more computer inputs in any future programs, also bookkeeping, income tax, and estate planning.

- Involve the use of older, established farmers as resource people.

- Marketing should be an on-going part of future courses.
- More publicity about the courses.
- Future programs could include sessions for "Multiple family farm" operations.